FAMOUS AMERICAN FORTUNES

MYRA CLARK GAINES.

FAMOUS

AMERICAN FORTUNES

AND

The Men Who Have Made Them.

A SERIES OF SKETCHES

OF

MANY OF THE NOTABLE MERCHANTS, MANUFACTURERS, CAPITALISTS, RAILROAD PRESIDENTS, BONANZA AND CATTLE KINGS OF THE COUNTRY.

BY

Laura C. Holloway.

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TO THE MEMORY

OF

JOSEPH M. BRADLEY,

OF PHILADELPHIA,

PUBLISHER,

TO WHOSE SUGGESTION AND ENCOURAGEMENT THIS BOOK OWES EXISTENCE; WHOSE KINDLY INTEREST AND FRIENDLY REGARD THROUGH YEARS OF BUSINESS RELATIONSHIP MADE THE NAME OF PUBLISHER A SYNONYM OF GOODNESS AND GENEROUS DEALINGS; AND WHOSE UNTIMELY DEATH HAS ASSOCIATED THE WORK INDELIBLY WITH HIS NAME,

IT IS DEDICATED, WITH LOYAL AFFECTION,

BY THE AUTHOR.

PREFACE.

IN the preparation of a work of the nature of this one, now offered to the American public, it is simple justice to the hundreds, if not thousands, of subjects missing from its pages to say that the aim of the author was to select first the notable fortunes of the country, and then the leading types of Americans from all branches of industry and trade, and then to take men who in their personal characters and mode of life best represented the leading national traits. There are numbers of fortunes in this country which are many times greater than some whose possessors have a place in this collection, and it has been a most difficult task to incorporate in the limits of one volume the best subjects for the purpose of variety in the particulars mentioned. The work of elimination has been more difficult than that of compilation, but the table of contents is a remarkable one, both in respect to numbers, types, aggregate wealth and character. It includes the leading millionaires of the country and outlines the history of its wealth. The fortunes are typical not only as to their creators but of the different sections of country. Here are the poor New England boy, with his bare feet and honest heart; the orphan lad with threadbare clothes and empty pockets, whose life is as barren of promise, to all appearances, as the granite hills from whence he trudges to make his way in cities. The road for each and all was the same—through difficulties up to competence and then to fortune, and the lessons taught by such lives are valuable. True, they are dealt with from the material standpoint, but the finest characteristics are brought to light and the best deeds of every one are recorded. Americans honor material success, and to men

who succeed financially there is ample opportunity for political preferment or philanthropic distinction. The absence of misers among so large a number will be remarked, and the universally generous bequests named in connection with almost every fortune is another laudatory fact worthy of emphasis. The list comprises men of all nationalities, all social grades, and all mental standards. It includes the bonanza kings, whose great wealth has given the United States the fame of El Dorado to the poor of other nations, and as well the Eastern merchant with the Western cattle-owner or the Southern railroad magnate. From among so many is obtained a fair average of American character. Such names as Peabody, Peter Cooper, Touro and Vassar are synonyms of sweetness and goodness; those of Stewart, Vanderbilt and Astor represent financial power the world over; while many others, too numerous to individualize, are the best tributes to American commercial rectitude and integrity that could be offered.

The story of their combined lives is the history of the United States from the beginning of the century; and from the days when Astor troubled himself over the success of his fur-trading expeditions to the triumphs of Jay Gould in Wall street is outlined a complete record of industry and enterprise in the United States, and the men at the head of affairs in this age.

The young of the country, bent on the carving out of their own destinies, will find ample encouragement and inspiration from a perusal of its pages. The old will enjoy the reading of biographies so remarkable in many instances as to appear well-nigh improbable; while people of all ranks and degrees will be interested in the stories of how great fortunes have been won and the uses to which they have been applied. There are sketches of educators and reformers, iconoclasts and tread-mill money-getters, and valuable lessons are to be learned from each and all their lives.

The place of honor in such a book is given by right of justice as well as of courtesy to a woman—the most remarkable millionaire in this country. Hers was inherited wealth, but she earned it twice over in her efforts to reclaim it from those who withheld it from her, and from whom she finally wrested it after many years of litigation.

The volume represents more good deeds, greater sums of money, better men, and finer representatives of manhood, than are to be found in any other work of a similar character before the public; and its chief recommendation to all readers is its utter impartiality and fidelity to what is believed to be the truth.

With such merits as it possesses, it is sent on its way to the homes of the people throughout the land to do its work of good in showing the responsibility of those who gather great riches and distribute them again; and the way in which famous men have assumed the obligations of such stewardship and performed them. An impartial study of the subjects presented must result in correcting many time-worn and narrow impressions, and in elevating capitalists in the general esteem of the masses.

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FAMOUS AMERICAN FORTUNES.

MYRA CLARK GAINES.

Of all the names which this book contains, there is not one more deserving of honor, if energy and perseverance are qualities to be admired, than that of Myra Gaines. Nor is there any man among our collection of millionaires, who has overcome more difficulties, suffered more injustice, labored against and conquered more prejudices, toiled onward for so many years with unbroken spirit and undying faith in ultimate success, than this vivacious, untiring woman has done. For nearly half a century her life has been a battle against those who have attempted to keep from her the fortune legitimately hers, and single-handed, for much of that time, she has defied the power of interested officials, the technical snares of the law, and stands to-day practically vindicated and triumphant in every essential point for which she has contended.

Myra Clark was born in 1805. Her father, Mr. Daniel Clark, was a Southerner of wealth and great family pride, and to the latter trait Mrs. Gaines traces all her losses and vexations, and the necessity for an almost interminable litigation; he had married privately a beautiful woman, who had been previously married, but who comes into our history only as the mother of Myra, the wife of Daniel Clark—Zulina. Mr. Clark was very much attached to his wife; but as she did not belong to the same social circle as that in which he moved, he was desirous of keeping the marriage secret, at least for a while; and when his daughter Myra was born, he over-persuaded the young mother to part with her child, and allow her to be brought up by a friend of his own;

though the mother yielded at the time, regret came later, and dissatisfaction over the loss of her child finally led to her separation from Mr. Clark. Myra was born on one of Mr. Clark's plantations in Louisiana, but after the separation from his wife he returned to his former home in Philadelphia, where he had large shipping interests. About this time he placed in the hands of Myra's guardian $700,000 in trust for her.

The person to whom the infant Myra Clark and this large fortune were both intrusted was Colonel Samuel B. Davis, of Delamore Place, situated near Wilmington, Delaware; this is a beautiful suburban residence, located on one of the high hills to the west of the city, surrounded with stately elm trees, a perfect lawn sloping away from the front of the house, from whence can be seen the city of Wilmington and the lovely scenery of the Delaware river. The mansion is built in the old Corinthian style of architecture, and is now occupied as a country residence by Senator Bayard, of Delaware. Myra Clark was brought up by Colonel Davis as his own daughter, and always supposed him to be her father, until later events accidentally brought out the truth. Fortunately he did not wholly neglect her education; he was wealthy and lived in magnificent style—partly on the use of Myra's fortune added to his own. She grew up a beautiful, graceful and accomplished woman, never suspecting that she was an exotic in that family circle; though Colonel Davis never encouraged her pursuit of any kind of learning which would be calculated to develop independent thought. When she was about twenty-four years of age a suitor, favored by Colonel Davis, was urged upon her; all others were discouraged; but many were solicitous of her favor, and one of these, a young man named Whitney, the son of a wealthy gentleman in Philadelphia, won her heart and the promise of her hand. He was unobjectionable in every sense, of good character, capacity and standing in society; he was a little younger than Myra, but the difference did not amount to discrepancy; when, however, he applied to Colonel

Davis for his sanction to the engagement with his presumed daughter, he was harshly, almost violently repulsed; but Myra was resolute, and urged him to give his consent; words brought on words, and the Colonel, getting uncontrollably angry, let the secret slip which he had kept locked within his own bosom for nearly a quarter of a century; in his excitement he exclaimed: "If I was your father I would lock you up for the rest of your life!" The words were no sooner spoken than repented of, but they could not be recalled; and, thus enlightened, Myra no longer felt that his consent was essential to the marriage, but he finally gave it, carefully avoiding, however, any mention of the $700,000 he had received in trust for her.

That Mr. Whitney was a man worthy of her esteem as well as affection, is shown by the fact that he had no sooner settled with his young wife in their home near New York, than he began systematically to supplement her deficient education, by assisting her in a regular course of study, which, with her natural quick intelligence, was a pleasure to him and a benefit greatly appreciated by her. Some years of quiet happiness followed, children were growing up about them, when she first came to the knowledge of the fortune which her father had left her, and out of which, up to this time, she had been defrauded. This fortune, consisting mainly of real estate in New Orleans, had now increased in value to millions. Perhaps she would have been happier if she had never heard of it. But is it any wonder that the young people determined to go to New Orleans and establish her right in the courts?

It was through a Southern gentleman, who had been a friend of her father's and knew all the facts in the case, that Mrs. Whitney first heard the story of her parentage; and also learned that before his death her father had made a second will, making her his sole heiress. There had been in a previous will large bequests to charitable institutions. Shortly after the last will was made, Mr. Clark died suddenly, not without some suspicion, which

however arose later, that he had been poisoned. He had made his business partner, who was also a confidential friend, his executor and administrator. Three days before Mr. Clark died, this partner had deposited with the clerk of the court Mr. Clark's first will; but two days later, when there appeared some prospect of his recovery, he withdrew it, but again filed and recorded it the day after Mr. Clark's death. Fortunately there was one witness who had been watching this man. A negro, in the employment of Mr. Clark, testified that he had seen this partner open his master's desk, and take from it a sealed document, which he immediately burned on the hearth. In the meanwhile the executor gained control of the vast estate left by Mr. Clark, portions of which he sold from time to time, the greater part of it to the city of New Orleans. It is probable that this treachery to his friend, and the robbery of his deceased friend's daughter, was not enjoyed in perfect peace by this false betrayer of a sacred trust; for, being told that Mrs. Whitney had declared in open court that she expected to prove that her father had made a later will than that which had been filed, but which had been destroyed by an interested person, he exclaimed: "Good God, did she say that?" and immediately fell dead in an apoplectic fit.

Having decided that Mrs. Whitney's interests could be better prosecuted in New Orleans than if residing at a distance, the family left their Northern home and settled in the Crescent City. Here Myra found her mother, but married again, and of course, after a separation of thirty years, they were practically strangers to each other; but learning that her mother's marriage had been doubted and her own legitimacy questioned—doubts probably set afloat by those who were profiting by their frauds—Mrs. Whitney determined that she would spend her life if need be to establish her mother's reputation and her own legitimacy. After incredible trouble and a prolonged series of inquiries which denoted a very keen intelligence, she succeeded in discovering the record of her father's marriage to her mother, and also other facts of importance to her

suit, including the fact that two wills had been made, but while rejoicing over these discoveries a terrible affliction was in store for her; Mr. Whitney was seized with yellow fever, and after an illness of a few days died. For a while this great calamity overpowered her so that reputation and fortune were forgotten in her grief; but her children remained, and rallying all her fortitude for their sakes, she took up the burden of her life once more, and now, single handed, prepared to face all the legal obstructions which interested judicial skill could invent to prevent her restoration to her legal rights. Having now "only a woman" to deal with, the legal gentlemen opposed to her claim thought they would have an easy time in either frightening or buying her off. Never were people more mistaken, as they will now admit—if their intended victim has not outlived them all. The long contest had exhausted her means, but, nothing daunted, she borrowed money when she could do no better, but yielded her ground not one iota. She lived very economically, scarcely allowing herself the necessaries of life. All this time she was subjected to the most cruel calumnies, and several attempts were made to assassinate her; but though they could injure and annoy her, frighten her they could not. She was often put to great straits. Once when in Washington she learned that her enemies were circulating a paper denying that she was the daughter, either legitimate or illegitimate, of Daniel Clark. She had no money, but still had some valuable jewels left; on these she raised a thousand dollars, and having paid some debts, she started for New Orleans, arriving there with a very small sum, on which to continue her complicated litigation. Still more discouraging, she found that a judge was to preside on the trial who was bitterly opposed to her; but providentially, as it seemed to her, he died before the time set for the case to come on; then ascertaining that a movement was on foot to place another person equally objectionable on the bench, she determined to defeat the plot if possible, though there was but little time in which to work. Arising very early in the morning, she went to a

printing office and had a large number of circulars printed describing the objectionable character of the person whom it was proposed to elect to the vacant judgeship. She then employed a man to go on horseback through the more distant portions of the district, distributing these circulars, while she herself took hundreds of them and distributed them in the city, sometimes stopping to address groups of workmen, and obtaining their promise to vote as she desired, giving them good reasons for her request.

One day, when she was feeling much depressed from the fact of her insufficient means to meet the constant claims accumulating against her in legal fees as well as other necessary expenses, she was informed that a stranger, a gentleman, wished to see her. Fearing that this was the prelude to some new disaster, she at first declined to see him, but, being urged by her favorite attendant, at last consented and went into the parlor, when she saw a tall, fine-looking military man who announced himself as General Gaines. With the chivalry of a mediæval knight he explained to her that he had heard of her history, her trials, and her unassisted efforts to secure her rights of inheritance, and called simply to offer his assistance if he could be of any service to her. Her surprise and gratitude were equal. It was so long since she had struggled on alone, that the offer of a helping hand was doubly welcome to her. She accepted the proffered friendship with the simple confidence with which it was offered. As is known, this disinterested and noble desire to assist a persecuted woman led to their marriage, from which it would be difficult to tell which derived the most satisfaction and comfort; their union seemed to be without a shadow until the end. It was a pleasure to the observer to see with what care the old soldier watched over the little, bright, delicate-looking, dark-haired woman lest she should "take cold" or "become fatigued," and she in turn watched the dyspeptic General lest he should partake of anything which would aggravate his complaint.

General Gaines lived only eleven years after his marriage, but

in that time he had rendered his wife great assistance, and during that period she had at least been sheltered from the calumnious attacks to which she had been previously subjected; even professional men, many of whom did not hesitate to circulate vile scandals about her when she most needed the courtesy of the bar, showed their discretion, if not any more noble attribute, by carefully avoiding any disloyal utterance about the wife of General Gaines, knowing well that they would have had to answer to him had they dared to do so. The General also did her the best possible service by encouraging her to plead her own cause in the courts; in fact, long before middle life she had so thoroughly learned the law points in all relating to her own suit that she was perfectly competent to plead, and, as she had a pleasing voice, an affluence of language, and a really impressive eloquence, she could and did in many cases present her own case as well as any lawyer could do; and even where counsel was employed she was always present at every trial, and, being more familiar with all the details of the suit and preceding trials, was able to make timely and valuable suggestions to the ablest lawyers.

Just before the war of Secession broke out Mrs. Gaines' suit was in such a shape that her rights were acknowledged, and it only required a few technical steps to have put her in possession of her fortune. But the war put a stop to all suits in chancery, and a long period of weary waiting ensued, at the end of which Mrs. Gaines found that new officials had come into the courts, decisions had been lost or destroyed, and the whole weary subject had to be taken up anew. This was the more discouraging because the city of New Orleans was now so impoverished that even if she re-obtained favorable judgments in the courts she could scarcely hope for any practical benefit. Nevertheless she took up the armor again and re-entered on the battle for the right with a tenacity and spirit unparalleled in the history of litigation in this country. It might be thought that in this long struggle she would naturally have become hardened and inclined to look only on her

own side of the case, but this was very far from being the case. On one occasion, when her counsel had made a very effective argument, and the judge seemed evidently inclined to her side of the question, the opposing counsel arose and asked to have the decision postponed till the next day, as he believed if he had twenty-four hours' time he could produce some new evidence. Mrs. Gaines' counsel strongly opposed the motion, but she interposed in behalf of her enemy. "You shall have three days," she said, "and if you have any evidence which will help you, it is your right to have time enough to bring it here." Turning to her counsel, with an emphasis which he could not misunderstand, she said, "They ask for one day—give them three." The three days were given, but when the case came on again no new evidence of any consequence was introduced, and Mrs. Gaines, obtaining permission to address the court, spoke with such clearness, force and eloquence for three hours that she gained every point presented.

From the number of years that Mrs. Gaines has been before the courts as a litigant, some people have conceived the idea that she is an avaricious woman, seeking to rake together every scrap of property to which she can have any possible claim. That she has been so long an habitue of the courts of New Orleans is not her fault, but her misfortune; it is not choice, but the necessity of vindicating her birthright, which has been denied her by the injustice of man. Her disposition is kindly in the extreme, as the following facts will show. There was one particular suit which related to a section of land on which were residing four hundred families inhabiting the property which they had bought of the city. They had procured counsel to defend their homes, which was quite natural, but some had gone far beyond this and endeavored to do her bodily injury; yet when she had gained this suit, and it was within her power to evict these people, and though she was actually in great need of money at the time, what did she do? Turn them out, or sell them out? No; this is what she did: when the representative of a Baltimore syndicate pro-

posed to her to buy this property for business purposes, offering for it several hundred thousand dollars, she first asked what they would do with the property if she should sell it. "Take possession of it, of course," was the answer. "In other words, you would deprive these people of their homes?" "We should be compelled to do so, Madam." "Then I decline to sell it, for I have made a vow to my heavenly Father that if he would sustain me in this great battle, which has now lasted over forty-six years, I would devote the remainder of my life to doing all the good I could with my money. He has answered my prayers, for I see complete victory plainly before me, and, rather than violate my oath, I would give up everything and beg my bread from door to door." To other would-be purchasers for the combination she said, "Gentlemen, this is a large sum to offer a woman who is living on what she can borrow from time to time at an exorbitant rate of interest. Let me state the facts in the case. The people who occupy this property bought it in good faith from the city of New Orleans, which guaranteed the titles and promised to refund the money with interest if the titles were found to be defective. Now suppose the city should say to you, as it has said to me, 'We cannot come to the relief of these people, because the treasury has been depleted by Northern carpet-baggers,' what would be your course?" The answer being to the effect that they would be obliged to dispossess them, her ultimatum was announced she would not sell to any parties who would break up these homes, yet at this very time she was depriving herself of every little luxury suitable to her age, living on fifteen cents a day—too poor to even ride in the street-cars. But she made no complaints, and has never attempted to draw the slightest revenue from this valuable property.

Shortly after her refusal to sell she made a visit to New Orleans, and these four hundred families appointed a deputation to wait upon her and thank her for her generosity and forbearance, and perhaps, too, hoping to secure a continuance of them. Her reply was characteristic—she could forgive, but not forget, she said.

"You have persecuted me for more than forty years as I hope no other human being has ever been persecuted, or ever will be. Four attempts have been made upon my life, and I have suffered greatly in mind and heart. Yet, notwithstanding all this, mercy now asserts itself in my soul, and I say to you, in this hour of triumph, that I freely forgive you. Return to your homes, and in due time I will bring an appeal to the city of New Orleans to give you a full and free claim to your property, as they guaranteed to do." The city has not yet made these titles good, still alleging poverty, but still they feel perfectly secure, knowing well that Mrs. Gaines will never turn them out of their homes.

The life and life-long litigation of Myra Clark Gaines is one of the most curious in juridical annals. The bare facts read like the chapter-headings of a sensational novel with a perfectly incredible plot, such as, a proud father persuades the wife, whom he has secretly married, to give up their child to the care of a stranger. After having disowned his daughter, the father puts a large fortune in the hands of his friend for the benefit of this child, whom he never attempts to see; this daughter grows up ignorant of her parentage, believes her guardian to be her father, his wife her mother, and his children her brothers and sisters. The guardian appropriates her fortune, tries to force her to marry one of his creatures, a man utterly distasteful to her; the young lady reserves her hand for a devoted lover and marries him. The unfaithful guardian, in a moment of anger, allows the secret of her alien birth to escape him. The heroine determines to seek out her long unknown mother, and unravel the mystery of her parentage. She travels hundreds of miles to a strange city, and by marvellous perseverance finds her mother, gets the true story of her father's marriage, and secures the official record of it. In the midst of this first triumph, her devoted husband is stricken down, and dies of yellow fever. For her children's sake she still pursues the quest of her father's will. She finds that her father died a millionaire and left her his sole heiress. She learns from a

faithful servant that there were two wills: the one less favorable to her was filed in the Probate Court, and the one making her the heiress destroyed by the treacherous executor. This wicked man dies suddenly, as if stricken by the hand of God, on hearing that she has discovered his dishonesty. Long years of struggle ensue in the courts to recover her inheritance. A chivalrous stranger appears when she is in extreme need, and proffers his aid and friendship. This stranger proves to be a distinguished General, becomes infatuated with her and marries her. She studies the laws of inheritance, and pleads her own cases in court; success is almost within her reach, when the General dies. A civil war breaks out, which continues four years; legal documents are lost, and the whole litigation has to be renewed. Twenty years more of struggle with the harpies of the law, and the defrauded child, now an aged woman, at last secures her legal rights, but with a generosity unparalleled, allows life-long opponents to retain a large share of her property, because she will not turn their families houseless on the world. There is a whole romance in these few lines.

The most singular fact of all this romantic history is that Mrs. Gaines was able to procure in the courts the recognition of a will, which not only did not exist, but had been destroyed forty years before! The amount of labor, anxiety, of travel, hither and thither, which this lady has gone through with during the fifty-one years since her pursuit of the truth began, is simply inconceivable, and even now her spirit is not exhausted; she is bright and active, caring for her six grandchildren with a cheerful energy not often exceeded by one in middle age. Some one once asked Mrs. Gaines, "if she had the support of religious faith in her trials?" "Well, no," she said, "I do not suppose I would be called religious, but you just ought to hear me pray when I am in a very tight place!" Mrs. Gaines is now seventy-eight years old. Since the last verdict of the Supreme Court in her favor, she has offered to compromise her claim against the city for $1,300,000,

which is but a small part of what is justly due her, but the city of New Orleans is very tardy in making any settlement, and before the money is actually paid, it is quite possible that the judgments which she has obtained against the city may be left as heir-looms for her descendants to prosecute.

Of Mrs. Gaines' five children none are left to share in her sorrows or her triumphs; two were lost in early age; one daughter died at the age of sixteen, unmarried; another daughter married and died, leaving a young family; her only son, who arrived at maturity, was shot by a brother-in-law, whether accidentally or not is uncertain. These successive losses have been severe trials to her, particularly the tragic end of her son; but her cheerful, hopeful Gallic blood has enabled her to bear up with unwonted vigor under these accumulated misfortunes.

Mrs. Gaines has been frequently asked, what she would do with her great property, when it actually came into her possession. Her answer has been: "As my noble husband, the General, used to say, 'The path of duty is ever the path of honor, safety and glory.' When I get possession of my estate, my path will be more than ever crowded with duties, and to the discharge of these, especially my duty to the poor people, who purchased my land in good faith, I will devote myself and my means." Nor can any one who has watched her course, or knows her personally, for a moment doubt.

When in some future time the history of Louisiana is written, and this *cause celebre* is described by a disinterested person, both writer and reader will alike be astounded at the fact, that after the equity of a suit had been repeatedly decided in favor of a plaintiff, and that plaintiff a woman, that a rich city, like New Orleans was before the war, should endeavor to evade payment of the judgments obtained against it, and even yet, when the original judgments have been reaffirmed, that they even demur to accept a liberal compromise, and still plead poverty for non-payment.

GEORGE PEABODY.

GEORGE PEABODY.

Among the merchant princes who have ennobled commerce by philanthropy and justified private excess of wealth by a corresponding largeness of public spirit and unselfish beneficence, the name of George Peabody, the American banker of London, will ever be conspicuous. From his cradle in Danvers, Massachusetts, where he was born, on the 18th of February, 1795, and which has since been rechristened with his name, to his grave in the spot chosen by himself near the scene of his earliest industry, in the same town, the busy interval of more than threescore years and ten was a continuous progress and success. He died in London on the 4th of November, 1869.

Never had the two great Anglo-Saxon nations, England and America, so combined to honor their illustrious dead, as when the body of George Peabody was interred in England's grand old Abbey at Westminster until it was carried across the Atlantic to his native home, in the finest vessel of her Britannic Majesty's navy. "Monarch" was the great ship's name, and monarch was he whose honored remains were borne home across the sea, for money which makes so many slaves had by its consecrated use made him a king with an imperishable crown. The jewels of that crown cannot be stolen, for they are set in homes for the poor, schools for the young, libraries for workingmen and other "Safe Deposits" more secure than the Bank of England and the Tower of London. The gems of knowledge and of hope that stud this crown are shining brightly on the brows of growing intelligences, and as the years roll on they shall diffuse their brightness and increase their multitude more and more. It was George Peabody himself who said of one

of his great benefactions that in two hundred years it would amount to a sum sufficient to buy the City of London, the wealthiest and largest metropolis of the world.

George Peabody was an Anglo-American in every sense of the word. His ancestors are to be found in the earliest archives of English history. "Boadie," which means "man," was the original name. "Pea," which means "mountain," came to be its prefix when the first "Boadie," a British chieftain, fled to the Welsh mountains, after fighting for Queen Boadicea in the last battle in which she lost her crown and life. This was in A. D. 61. There was a Peabody among King Arthur's Knights of the Round Table. The family are found in Leicestershire and subsequently in Hertfordshire, and it was from St. Alban's, in the latter county, that Francis Pabody, as he spelt the name, went in 1635 to be one of the first settlers in New England. He made his home at Topsfield in 1667, and became the first man of the place. His wife was a daughter of Reginald Foster, who is honorably mentioned by Sir Walter Scott in "Marmion" and "The Lay of the Last Minstrel." Six sons and eight daughters were born to him, and of these sons three settled in Bixford and two remained in Topsfield. From these five patriarchs came all the Peabodys of America. George Peabody was the great-great-great-grandson of Francis Peabody, the first pilgrim settler.

So much for pedigree, which is a pleasant heirloom when preserved in virtue. By his own character and life each human being stands or falls, and the distant rays from high heroic forefathers, while they can reveal the misdeeds of their descendants in strongest colors by comparison, can add nothing to the intrinsic qualities of individual life. Happy, however, is the man who can feel in looking back upon his own career that he has enhanced the prestige of an honored name, and been faithful to the sacramental bond of noble lineage. It is a right and a heroic feeling which Lord Holland expressed upon his death-bed when he wrote with a pencil the lines:

"Nephew of Fox and friend of Grey
Enough my meed of fame,
If those who knew me best can say
I tarnished neither name."

Certainly the ancestors of George Peabody had every reason to be proud of him if they could have been witnesses of his noble life.

The district school of his native village of Danvers gave him, as a child, the rudiments of education—just "the three R's," probably —with some information about the Revolution and its heroes.

At eleven years of age he began to earn his own living, as a grocer's boy, and so continued for four years. At sixteen he went to Newburyport as assistant to his elder brother, David Peabody, in a dry-goods store. "The first money," it is said, "that Mr. Peabody earned outside of the small pittance he received as clerk, was for writing ballots for the Federal party in Newburyport. This was before the day of printed votes. A fire destroyed the store, and in after-life Mr. Peabody used to tell that he was the first to give the alarm, as he was putting up the shutters at the time it broke out."

Forty-six years intervened between George Peabody's leaving Newburyport in 1811, and his returning to it in 1857, on the occasion of an agricultural fair. Most of his early associates were in their graves, but he recognized three or four now prominent business men who had been his contemporaries as clerks. Chief among them was Prescott Spaulding, and Mr. Peabody left the Mayor's side in the procession to shake his early friend by the hand. Mr. Spaulding was fourteen years his senior, and had been the unconscious author of his immense fortune. It is always interesting to learn how great fortunes were made, and especially how they began. As John Jacob Astor used to say, "I found great difficulty in making the first dollar, but no trouble afterward." Nothing is so successful as success, as the saying is, and the momentous question in regard to every remarkably successful man is, "How did he begin? What was his starting-point?" Archimedes, the Greek

natural philosopher and inventor, who anticipated and dimly conceived many modern inventions in mechanics, said, "Give me only a point to stand on and I will shake the earth." What was George Peabody's standing-point from which he sent forth the power that attracted material wealth?

Mr. Spaulding unconsciously set the ball rolling which was to make the fields of gold as it went on, by giving young Peabody, when he left Newburyport, a youth of sixteen, a letter of credit to Mr. James Reed, of Boston, who was so favorably impressed by his manners and the character given of him, that he let him have two thousand dollars' worth of goods, and subsequently gave him credit for a much larger amount. This was Archimedes' "standing-point" to George Peabody, and at a public entertainment in Boston, when he had become one of the richest bankers of the world, he laid his hand upon Mr. Reed's shoulder, and said, "My friends, here is my first patron; here is the man who sold me my first bill of goods." Newburyport, therefore, launched him on the tide of fortune when he bade it farewell, and when he settled in Georgetown, D. C., the first consignment of goods made to him was by Francis Todd, of Newburyport. That he never forgot these beginnings the Public Library of Newburyport bears witness. Mr. Peabody was for two years in business in Georgetown, where his uncle, John Peabody, invited him to join him in the dry-goods business. While there the war of 1812 broke out, and the British fleet on the Potomac was threatening Washington. He joined a volunteer company of artillery and did duty at Fort Warburton, which commanded the river approach to the capital. For this service it was stated in *Appleton's Journal* that Mr. Peabody received one of the Government grants of one hundred acres of land, bestowed by act of Congress on those who had served in the war of 1812.

We next find Mr. Peabody, when only nineteen, becoming a partner with Mr. Elisha Riggs, of Georgetown, who removed his business to Baltimore in 1815, and seven years later opened branches in Philadelphia and New York. In 1830 Mr. Riggs re-

tired, and Mr. Peabody became senior partner of the firm of Riggs & Peabody, now changed to Peabody, Riggs & Co. The "Illustrated London News," in a sketch appended to a portrait of George Peabody, thus describes the beginning of Mr. Peabody's connection with this firm: "The short war being over, his proved skill and diligence in trade brought him the offer of a partnership in a new concern. It was that of Mr. Elisha Riggs, who was about to commence the sale of 'dry goods'—all sorts of clothing stuffs as distinguished from 'groceries'—throughout the Middle States of the Union. Peabody acted as bagman, and often travelled alone on horseback through the western wilds of New York and Pennsylvania, or the plantations of Maryland and Virginia, if not farther, lodging with farmers or gentlemen slave-owners, and so becoming acquainted with every class of people and every way of living."

In 1837, during the financial crisis which came upon every State in the Union, making bankrupts of three-fourths of the first American merchants, as well as of those English ones whose business lay chiefly in American securities, Mr. Peabody saved the credit of the State of Maryland. Replying to Governor Swann, of that State, on the 1st of November, 1866, when he was publicly welcomed by the trustees of the Peabody Institute, which was entirely his creation, Mr. Peabody said: "It is now upward of half a century since I came from Georgetown, in the District of Columbia, where I had for some time been in business, to reside in this city. I was then but twenty years of age, and commenced business here in company with Mr. Elisha Riggs, of Georgetown, at 215½ Market street, then called 'Old Congress Hall,' and there it was that I gained the first five thousand dollars of the fortune with which Providence has crowned my exertions. From that period, for twenty years of my life, though a New England man, and though strong prejudices existed, even at that time, between the Northern and the Southern States, I never experienced from the citizens of Baltimore anything but kindness, hospitality and

confidence. It would be strange, indeed, if I were not deeply attached to Baltimore, where I entered upon a business career which has been so prosperous. And although I have lived abroad for more than thirty years, under the government of a queen who is beloved, not only within her own realm, but throughout all civilized countries, and who has bestowed upon me very high honor, yet my appreciation, warm though it is, of kindness and honor bestowed upon me in England has never effaced the grateful remembrance and warm interest which I must ever connect with the home of my early business and the scene of my youthful exertions." In those thirty years he had visited his native land but once before. His last visit was in the summer of 1869, the year of his death.

For twenty years Mr. Peabody remained at Baltimore, steadily building up an enormous business as an importer of manufactured goods from Europe, to which he added a private banking business.

He had frequently paid business visits to England, and had become thoroughly known to the leading houses of London as a man of inflexible integrity, whose word was as good as his bond, and whose steady energy and sound commercial judgment insured success to his undertakings. In 1836 he resolved to extend his business by opening a London house under his own personal management. From February, 1837, he made London his home, and became so acclimatized to its atmosphere and habits that, on his last visit to America above referred to, when he sought the White Sulphur Springs of Virginia for his health, he said to those who urged him to spend the remainder of his days in America, "You will think me somewhat of a cockney when I say that I believe in London air and London living. It is my intention to revisit America, but I shall return to England."

He returned to England; but only after his death (at his friend Sir Curtis Lampson's house a few months later) did he revisit America, there to rest forever in his native soil. The large fortune which Mr. Peabody had already amassed, and the immense business he controlled at the time he settled in London, made his subse-

quent career an easy one. The fame of having saved the credit of the State of Maryland preceded him, and soon he became the leading representative of American capital, as well as of American commercial integrity, in Great Britain and Europe. The significance of his great act for Maryland must be estimated by the financial crisis and panic of the year 1837. His friend, Edward Everett, referred to both, some years afterwards, in the following terms: "That great sympathetic nerve of the commercial world, credit, as far as the United States was concerned, was for the time paralyzed. At that moment Mr. Peabody not only stood firm himself, but was the cause of firmness in others. There were not at that time, probably, half a dozen other men in Europe who, upon the subject of American securities, would have been listened to for a moment in the parlor of the Bank of England. But his judgment commanded respect; his integrity won back the reliance which men had been accustomed to place in American securities. The reproach in which they were all involved was gradually wiped away from those of a substantial character; and if, on this solid basis of unsuspected good faith, he reared his own prosperity, let it be remembered that at the same time he retrieved the credit of the State of Maryland, of which he was agent, performing the miracle by which the word of an honest man turns paper into gold." He continued to export from England to the United States immense shipments of British manufactures, receiving by the same vessels consignments of all kinds of American produce.

But, as we have said, he had for a long time combined a private banking business with that of merchandise. The name he had now achieved in the commercial world attracted to his house of business all the manufacturers and merchants whose goods were consigned to or exported by him. They were glad to leave their money in his keeping, and to get advances from him on their freights when they needed ready money. In this way, like a stone thrown into a pond, a widening circle of influence and credit was created. His business now grew of itself by an inevitable pro-

cess. He became a great banker, and latterly it is in this capacity that he was best known to all the merchants' exchanges of the world. The firm of George Peabody & Company ranked with the Rothschilds and the Barings. The managing partner of the latter house in London was also an American, Joshua Bates, born at Weymouth, near Boston. Mr. Bates resembled Mr. Peabody in kindly remembrance of his early associations. He gave $20,000 to found the Free Library of Boston. It was Mr. Peabody's special pride to make his establishment thoroughly American in a cosmopolitan rather than a narrow and provincial sense. He said himself: "I have endeavored, in the constitution of its members and the character of its business, to make it an American house and to give it an American atmosphere, to furnish it with American journals, to make it a centre of American news, and an agreeable place for my American friends visiting London." He took the principal part in arranging the display of American manufactures at the first Great Exhibition in Hyde Park, London, in 1851. The banquet given by him at the London Coffee-House, on the 27th of October in that year, marked a new era of international confidence and good-will, especially between England and America. In the following year, 1852, learning that his native village of Danvers had been greatly injured by fire, he helped to rebuild it, and, on a public festival, a letter from him was opened containing £4,000, with the motto, for a toast, "Education, a debt due from the present to future generations." The money was for "the promotion of knowledge and morality in Danvers."

In 1856 he revisited his birthplace, and thus addressed his fellow-townsmen: "Though Providence has granted me an unvaried and unusual success in the pursuit of fortune in other lands, I am still in heart the humble boy who left yonder unpretending dwelling. There is not a youth within the sound of my voice, whose early opportunities and advantages are not very much greater than were my own, and I have since achieved nothing that is impossible to the most humble boy among you."

Others beside Mr. Peabody have amassed colossal fortunes, but we can recall none who can compare with him in the use he made of it. Some neglect their own kindred, but he who had no wife or child, provided munificently for all his near kindred. The following is a list of public benefactions made during his lifetime:

To the State of Maryland for negotiating its eight million loan	$ 60,000
To the Peabody Institute, Baltimore, including accrued interests	1,500,000
To the Southern Education Fund	3,000,000
To the Yale College	150,000
To the Harvard College	150,000
To the Peabody Academy, Massachusetts	140,000
To the Phillips Academy, Massachusetts	25,000
To the Peabody Institute, etc., at Peabody (Danvers), Mass	250,000
To the Kenyon College, Ohio	25,000
To the Memorial Church in Georgetown, Mass	100,000
To the Home for the Poor in London	3,000,000
To the Libraries in Georgetown, Mass., and Thesford, Vt	10,000
To the Kane's Arctic Expedition	10,000
To the Sanitary Fairs in various places	10,000
To unpaid moneys advanced to uphold the credit of States	40,000
Total	$8,470,000

At Mr. Peabody's death he was worth about four millions of dollars, and this amount he bequeathed to his brother, sister, nephews and nieces, among whom, on his last visit to America, he had already divided one million five hundred thousand dollars.

Such, then, was the great fortune of George Peabody, the means by which he made it and the uses to which he put it. He was a citizen of two countries, and a benefactor of two hemispheres. He had opportunities of making money, that can rarely occur to any man in any age or country; but even these opportunities would have been insufficient, had it not been for those qualities of mind and character which enabled him to utilize them. One error of judgment, one false step, one defalcation from the inflexible rules of high commercial honor, and George Peabody might have been only an ordinary trader with "ups and downs," profits and losses, successes and failures. But his directness of purpose and principle made him master of every financial situa-

tion. He controlled the doctrine of chance instead of being its slave. If Martin Luther has been called "the solitary monk that shook the world," George Peabody may be called the solitary merchant who gave firmness to the world, in the midst of financial crises and political revolutions.

Perhaps the hero who is to benefit his fellow-men on a gigantic scale, whether he be philosopher, poet, inventor or philanthropist, must in some degree stand alone in an unselfish solitude. Great planners and performers move in an orbit of their own. The banker, whose word could guide the governors of the Bank of England, had himself to be resolute, prudent, not to be shaken from a well-considered purpose by the fickle winds of rumor and indirection.

Perhaps such men succeed better in amassing and controlling money, when they have neither wife nor child to divert their attention and engross their affections. Some of the greatest men this world has ever seen have been wifeless and childless. Still, one can scarcely help a feeling of disappointment that no good woman shared his fortunes, was the sympathetic confidant of his thoughts, and made a domestic hearth for him, where he might of evenings have shut out the busy hum of the world's marketings. But George Peabody never married; his kindly and gentle heart knew perhaps its own bitterness and allowed no woman to intermeddle with its joy.

Yet there are several stories of his having loved and suffered disappointment. He who spoke so openly, and with so much candid gratification, of his business struggles and successes, his parents and early friends, and who built a church in memory of his mother, never revealed the secret of a love affair, if he had any to reveal.

One rumor said that he had adopted a penniless little girl, and that, when she was ripening into a maiden fair, pleasant to see and to care for, he offered her his hand and heart, only to learn that she was already betrothed privately to one of his clerks. Of

course the writers of this story, as well as poetical justice, were bound to add that he magnanimously provided for both and said, "Bless ye, my children." This rumor seems to have had no foundation but the air. Another story runs, that he proposed and was accepted for the sake of his money by a worldly-minded beauty, who concealed a previous engagement, which when Mr. Peabody discovered, he rebuked her insincerity and gave her up. The third, and by far the most likely story, is the "old, old story" of his loving one who loved another, and who told him so, and that he wrapped himself in his cloak of solitude and singleness from that hour to his death. The life of a bachelor in London, especially to men who seek diversion from such a heartache, is, when one gets used to it, the pleasantest in the world. One need not be a cynic nor an old beau like Major Pendennis to enjoy it. Such bachelors as Macaulay, as Henry Crabb Robinson are welcome everywhere, and see and hear all that is worthy of the senses. The charms of conversation are always open to them in wider and more varied circles than those which family-men are apt to find; and theatres, concerts, clubs, short tours with bachelor companions, added to the best treasures of literature and art, make up a mode and habit of existence which seem enviable to those who cannot attain to them. George Peabody would have made a noble husband and father, as he was a noble son and brother, but he willed it otherwise, and lived alone contentedly, perhaps remembering the truism of Pascal—"*Je mourrai seul*," I shall die alone.

More remarkable, however, than his choice of a single over a married life, is the almost Spartan simplicity of his habits, considering the vast means at his command for the gratification of every taste. He gave banquets worthy of a king, and his tables on such occasions were laden with the choicest *morceaux* of all lands in culinary art, but he himself loved best his slice of mutton and glass of claret; cigars, even of the most fragrant and delicious brands, had no attraction for him, which is stranger in an Ameri-

can than it would have seemed in an Englishman. Smoking in this country is "the last infirmity of noble minds," so general is its custom; but it does not appear that George Peabody ever smoked. Another peculiarity in which he resembled the late A. T. Stewart, of New York, was his aversion to personal ornaments. His watch was never attached to a gold chain, but to a silk ribbon. He never wore any studs except pearl or ivory in his shirt-front or cuffs, and no diamond ever shed its meretricious rays upon his bosom; he was in food, and sleep, and dress always the plain, simple, unpretending gentleman. It is the Tittlebat Titmouses who come into millions that do not belong to them and which they do not know what to do with, who corruscate in diamonds and command venal servility by vanity and show. Mr. Peabody, in contrast to so many of these *morceaux riches*, would not keep a personal attendant, or body servant, as the term used to be in England, until his health made one absolutely necessary. On the same unostentatious principle and simplicity of wants, he would never keep house, but was content with apartments for himself. It is said that for the last few years of his life his personal expenses did not exceed three thousand dollars a year. In plain living as in noble doing he set an example to all classes and all ranks of fortune. In olden times each city in Christendom was believed to have a patron saint, whose tutelary or guardian spirit hovered over it for its protection and prosperity.

Apart from such a poetic and pretty superstition, we may close this sketch of George Peabody, the great American London Banker and Philanthropist, by reflecting that of many cities on both sides of the vast Atlantic, he is still, as it were, a guardian angel, a tutelary saint. At this moment, reader, in whatever city thou art, the fact is undeniable that thou art a debtor to the memory of George Peabody, and that by his life and deeds he was a benefactor to thee and all of us. How many busy feet are now climbing the stairs of libraries he founded; how many busy hands are now holding the books and instruments he gave to

museums, libraries and colleges; how many eager hearts, just entering upon business life, is his examplar spirit pointing to the right way. When the evening star looks down on his native village, now the town that bears his name; or in Georgetown, Massachusetts, where the church, in memory of his mother, points to high and heavenly things; or in Baltimore, where his wealth began; or the great world of London, where winds the silver Thames amid the commerce of the globe, and where his thousands turned to millions, it sees innumerable human beings, men, women and children, who rise up to toil and lie down to rest under the shelter of George Peabody, and with the light of his beneficence about their way.

W. W. CORCORAN.

Mr. Corcoran, the aged banker of Washington, has a national reputation in two respects: one for his great wealth, and again for the wise, elevating and benevolent use which he has made of it. There is no permanent resident of the capital who has done more for its intellectual interests than he; or who has done as much to develop a taste for historical research and for the fine arts. The father of William Wilson Corcoran, whose name was Thomas, came to this country in 1783, settling at first in Baltimore, afterwards removing to Georgetown, preferring this place for what would appear now to be a curious reason, "because there was such a large quantity of shipping there;" this, it must be remembered, was in 1787, two years before the adoption of the Constitution; and at that time there was no idea of locating the capital of the nation on the banks of the Potomac. Thomas Corcoran was only twenty-three years of age at this time, but was already a widower; he opened a store and soon won the confidence of the people of Georgetown, and in the course of a few years married a lady of that city. He rose rapidly in public esteem, and prospered greatly in his business, became a Director of the Bank of Columbia, and was elected a mayor of the city; and was also a member of the Board of Trustees of Columbia College.

Thomas Corcoran's son, William Wilson, was born on the 27th of December, 1798. He received a good education, and then, at the age of nineteen, went into the dry-goods business, at the corner of First and High streets. In a few years his business so expanded that he built a large warehouse on the corner of Congress and Bridge streets, taking into partnership his younger brother, Thomas; the firm commencing as auction and commission mer-

W. W. CORCORAN.

chants, which they continued until 1823; at this time trade was very much depressed, and, in company with a great many others, the young partners failed; they were able to make very favorable terms with their creditors, who appreciated the uprightness of their course, and knew that it was through no fault of theirs that they had been compelled to suspend; and we may as well mention here the fact that after Mr. W. W. Corcoran had amassed wealth, as he had so long ago as 1843, that he looked up all his Georgetown creditors and paid those old debts to the uttermost farthing, not only the principal but the accumulated interest which had been running on for twenty years, and which far exceeded in amount the original indebtedness, a rare instance, indeed, of conscientious honesty, long after all legal claims had ceased.

For eight years, between 1828 to 1836, Mr. Corcoran had charge of the real estate of the Bank of Columbia, which, of course, was a source of great profit. Being now in a very prosperous way he, in 1835, married Miss Louisa Morris, daughter of Commodore Morris, of the United States navy. Mrs. Corcoran was a lady of exceptional beauty, culture and refinement, and it is said that at first the aristocratic old commodore was decidedly opposed to the match, little anticipating the extraordinary financial and social eminence which his son-in-law was destined to reach. Soon after his marriage Mr. Corcoran left Georgetown and settled in Washington; and in 1841 he became the financial agent of the State Department in its foreign transactions. About this time he made the acquaintance of the great New England statesman, Daniel Webster, and this friendship continued unbroken and unclouded until the death of the latter. In 1842 Mr. Corcoran formed a partnership with the successful banker, Mr. Riggs. At this period the credit of the United States had been much injured abroad by the repudiation of Mississippi and some other States; many European financiers apparently not being able to distinguish between a State and a national debt, were unwilling to accept United States government bonds. In this emergency Corcoran and Riggs came to

the rescue, and took up the proffered loan; which action at once established the reputation of the firm, as well as proving a very profitable transaction for themselves. Another loan of the government, which was issued to raise money for the conduct of the war in Mexico, was taken by this firm. In 1848 Mr. Corcoran went to London, hoping to place a large amount of government securities; and there had the pleasure of meeting his old friend, George Peabody; these had been boys together in Georgetown, but it was many years since they had met, and this interview in another hemisphere was doubly interesting; here, too, he renewed his acquaintance with the Barings, and these friends combined to make his expedition a success. On returning to the United States, Mr. Corcoran landed at New York, and here he was welcomed with an enthusiastic ovation by the bankers and capitalists of the metropolis, who, at a banquet given in his honor, hailed him as "the fortress of American credit in Europe."

Mr. Corcoran's wealth was now largely increasing, and he began to look about for suitable investments; and large purchases were made by him of real estate, both in Washington and New York. He also sought for worthy charities to which a portion of his wealth might be freely devoted. One of the first objects of his generous thoughts was the proper care of the last resting-place of the dead; and Oak Hill Cemetery, on the heights at Georgetown, with its beautiful arrangements and decorations attest to his taste, as well as his munificence; these grounds being laid out irrespective of expense in the most picturesque and attractive style suitable to such a place. To the Washington Orphan Asylum he presented the valuable lots on which that building is erected, and the grounds which surround it. Mr. Corcoran also endowed Columbia College, at Georgetown, with a large estate; and has also made liberal donations to William and Mary College; to the Virginia Military Institute, and to the Universities of Washington and Lee.

In addition to all the above-named gifts and an unending series

of private charities, his greatest gift of all to the city of Washington—we might truly say to the nation—is the magnificent Art Gallery which stands on the corner of Pennsylvania avenue and Seventeenth street. This splendid building is in the renaissance style, of brick and New Jersey sandstone; it is one hundred feet front on the avenue by one hundred and fifteen feet on Seventeenth street. The façade is rich in ornamentation, with niches for portrait statues of renowned artists; it is two stories high above the basement, with a lofty mansard roof, in which is set the skylight through which the gallery is lighted. This gallery is thirty-five feet high from floor to skylight; the main room being ninety-five feet in length by forty-five in width, with two lesser rooms, forty-five by nineteen feet; and in an octagon-shaped room, built specially for it, over the main entrance, stands the beautiful marble statue of Power's Greek slave. To the left of the trustees' room is the library, chiefly devoted to works on art and collateral subjects; it has a shelving capacity of thirty-five thousand volumes; beyond this is the hall of sculptures.

Ground was broken for this building in 1857. When it was completed and a number of works of art, transferred from Mr. Corcoran's own private gallery and from other sources, placed on the walls, this noble donor added an endowment fund of $50,000. It is as well to note here that it is the public, and not the giver, which has attached the name "Corcoran Gallery" to this building; *he* had the façade inscribed with these words only, "Devoted to Art."

But none of the objects we have enumerated are so dear to the heart of Mr. Corcoran as the "Louisa Home," dedicated to the memory of his deceased daughter. Mr. Corcoran's wife, Louisa Morris, died in 1840, at the early age of twenty-one, a few years after her marriage; she left a son and daughter; the boy died young, but the daughter, Louisa, who greatly resembled her mother, lived to mature age; she married the Hon. George Eustis, at one time member of Congress from Louisiana. She died at about the

age of thirty, leaving three children, who have been brought up by their grandfather. Miss Louisa Corcoran, or Mrs. Eustis, was a beautiful and accomplished woman, and well known in Washington as a graceful and fearless rider; on her Mr. Corcoran seemed to have centred all the strongest affections of his nature, and to her this "Louisa Home" is dedicated. This is a stately structure, standing on Massachusetts avenue near Fifteenth street, and was built in 1870; it is an asylum for ladies who have been reduced from affluence to poverty, through misfortune or the loss of their natural protectors: the widows of naval or military officers, or aged persons belonging to families in private life no longer able to support them. Here every provision is made for the comfort of the inmates, Mr. Corcoran's forethought having even provided a covered promenade, where exercise may be taken in inclement weather. Near the principal entrance there are finely executed portraits of the two Louisas, Mr. Corcoran's lost wife and daughter. On New Year's day, when Mr. Corcoran starts out to make his round of calls, his first visit is always made to the ladies at the "Louisa Home." In 1849 Mr. Corcoran erected a large, substantial edifice for the then newly organized Department of the Interior; this building is now occupied by the paymaster-general of the army. In 1870 he built the Washington Hotel on Vermont avenue, which almost directly took its place as the most fashionable in the city. In fact, it is difficult to walk through the streets of Washington in any direction without coming in contact with some piece of property or some building either owned or having been given away by W. W. Corcoran.

To the historical student the name of the Washington banker has become a household word. Not only did Mr. Corcoran give the money to establish the Historical Society in the District of Columbia, but he has presented to the Virginia Historical Society one of the most interesting and valuable gifts, known to students as the "Dinwiddie Papers," which have been lying *perdu* in London for a hundred and thirty years. These papers had long been

in the possession of the well-known bibliopole, Henry Stevens, and consist of the original manuscript records of the Colony of Virginia during the administration of Lieutenant-Governor Robert Dinwiddie—that is, from 1752 to 1757. The importance of these papers may be estimated partially when we state that they consist of nine hundred and fifty documents and letters, on six hundred and thirty closely written folio pages, and will fill when printed three large octavo volumes. Among the interesting contents are over sixty letters from Governor Dinwiddie to George Washington, then a young man of twenty-three, and eighteen letters of the youthful Washington to Dinwiddie; these are among the earliest authentic letters known to be extant of George Washington's—these being written between March, 1754, and May, 1756. Then there are official addresses, messages, speeches, charges to the House of Burgesses and to the grand jury; letters to officers in the civil and military service; letters to governors of other Colonies and to various other persons in different classes of life both in America and England, all illustrative of the condition of Virginia at that time, throwing light upon persons and events of singular interest to the student of colonial times in Virginia. As Washington's private papers fell into the hands of the French at the time of Braddock's defeat, these "Dinwiddie Papers" are the only documents that can fill the hiatus caused by their loss. For these papers Mr. Corcoran paid several thousand dollars.

When Kossuth was in this country Mr. Corcoran became very much interested in Hungary and the Hungarians, and gave the necessary funds to transfer one hundred of Kossuth's compatriots from New York city to homes in the far West. In religious faith Mr. Corcoran is an Episcopalian, and has been for years a liberal donor to the Church of the Ascension in Washington. He was for many years recognized as the most magnificent entertainer in Washington; his dinners were the most brilliant of the many splendid entertainments which each season witnesses in the capital,

and "the long file of stately senators" leading to the table the *crême de la crême* of Washington beauty was a sight long to be remembered even in that city of fashion and social display.

One of the latest exhibitions of Mr. Corcoran's poetic sentiment, which eighty-five years have not been able to extinguish or to enfeeble, was his sending out an expedition to Algiers for the remains of John Howard Payne, the author of "Home, Sweet Home." To this venerable patriarch it appeared unseemly for the bones of this man whose simple poem had stirred with home-sick longing the hearts of thousands in foreign lands—words which had been composed when an exile from home, and which are known and sung wherever the English tongue is spoken—that he of all men should be denied a final resting-place in the land of his birth; and acting on this generous thought, which shows at least that his heart has not grown old, he caused them to be restored to their native soil.

Mr. Corcoran suffers, as do all the wealthy free-givers, from the number and persistency of beggars of all descriptions and of every class; from those who hold out their hats for a dime to the impecunious men and women whose thriftless habits have left them stranded on the shores of indigence in middle life. To the importunities of this miscellaneous multitude no man's fortune is equal, and even Mr. Corcoran has to keep a sort of body-guard to protect him in his home and during his walks from their fluent verbal assaults. The retired banker is spending his days of repose from business in a magnificent house just across the Park near the White House; fortunately, though childless, his home is cheered and enlivened by the presence of his three grandchildren, and these may often be seen on the avenues of the city taking equestrian exercise, of which Mr. Corcoran highly approves and encouraged in his own daughter. Mr. Corcoran's one long holiday occurred in 1863–64, when he and George Peabody went to Italy together; being both lovers of art, they spent much time in Rome and Florence—wintering in Naples; these friends were very much

attached to each other, and had many points in common, especially in their liberality, for which they will long be remembered by those who knew them both as two earnest, enterprising youths in Georgetown. In later years Mr. Peabody once remarked, after hearing of some large gift of Mr. Corcoran's, "Ah! I can't keep up with *him*." The youngest son of Mrs. Eustis was named for her father's old friend, "George Peabody."

Mr. Corcoran has remained a widower since 1840. He is described as slightly above the average height, of regular features; his ample gray hair and moustache cut and trimmed with care, but suitable to his age. He has given away between three and four millions of dollars, and has many more millions left.

JOHN JACOB ASTOR.

HANS JAKOB or JOHN JACOB ASTOR was born in the obscure hamlet of Waldorf, Germany, in 1763. In the various sketches of his life which have been published nearly every writer gives a different account of the occupation of his father and the status of the family; some even speaking of him as a "justice," when it is quite certain that there was no such official in the place. He was according to these biographers a "farmer," a "baker," a "butcher," "rustic," etc., etc. From the most authentic evidence extant there remains no doubt that the father of John Jacob Astor pursued the very useful occupation of a butcher, which one of his sons, Henry, also followed in the city of New York, leasing a stall in the old hay market; the eldest son of the family early settled in London, as a manufacturer of musical instruments, and was at one time in partnership with Broadwood, a name inseparably connected with the piano-fortes of a century ago. Perhaps to escape military service, to which was added a dislike to his father's business, and quite certainly with the hope and expectation of rising in the world as he could never do in Waldorf, the fourth and youngest son of the family determined to follow the example of his elder brothers, and seek his fortune abroad. But how should he procure the money for the journey? The idea of paying for carriage conveyance could never have entered his mind; the "post-kutsche" did not pass through Waldorf, and to reach that he must first get to Manheim, a city at the confluence of the Rhine and Neckar; but even the charges for the post-coach were too much for his slender savings. His parents desired to keep their youngest son at home, but by doing odd jobs and by the friendly gifts of some of his relations he had acquired a small sum; little

more than sufficient to pay for the sea-voyage which he must make to reach London, whither he had determined to go in the first instance, though his ultimate destination was to reach America. Hans Jakob was sixteen years of age when he finally determined to bid farewell to his native village and carve out his own fortune in the new world. As he had not money to ride, he simplified matters, and determined to walk the entire distance to the seashore. From his home to the coast of Holland, in a straight line, the distance is about two hundred and fifty miles; it was probably over three hundred by the curving roads over hill and valley which, as a pedestrian, he had to take. Setting out with a limited but comfortable change of clothing, and his little hoard of money, he courageously took up the path to the seashore, and after some weeks of travel, which cost but little for the homely fare and lodging he required, he reached the coast of Holland, and engaged passage in a Dutch smack bound direct for London.

The lad had two objects in going to England: one was, under the friendly protection of his brother, to gain some knowledge of the English language, and the other was to earn a sufficient sum to pay for the voyage across the Atlantic. He remained with his brother in London four years, diligently assisting him in his business, acquiring not only the language, but information about the United States, and generally learning all he could in any way related to trade and commerce.

In 1783 the treaty of Versailles was announced, securing peace between the late colonies in America and the British government. This was a favorable time for young Astor to make his long intended voyage. In November of that year he engaged passage on board of a vessel bound for Baltimore, taking with him a small sum of money, and six or seven flutes valued at $75 each, which he was to sell on his brother's account. The voyage was long and stormy, and the ship did not arrive at Hampton Roads until January of 1784, and then unfortunately was detained by the ice accumulated in Chesapeake Bay for some three months! Other

ships were likewise frozen in, and the passengers on the ice-bound fleet, to break the monotony of their forced idleness, used to pass from one vessel to another making visits and forming new acquaintances. Among the passengers on one of the vessels was a German who had previously been in America and engaged in the fur trade. Young Astor was deeply interested in his accounts of his journeys through the primeval forest, the hunting of the beaver, and the pursuits of other animals, the trade with the red men, the coursing of rivers in birch canoes, and all the picturesque incidents attending the pursuit of trade among a savage people, and in regions beyond the settlements of civilization. But more entrancing than all these narratives was the story which the stranger told of the immense profits to be derived from this sort of commerce. Astor had an exceedingly retentive memory; he questioned his newly found friend not only about the regions to be traversed, the nature of the people he had to deal with, but also about the habits of the various animals whose skins were marketable; also of the proper season of the year in which to visit the trading-posts; indeed upon every practical point relating to the business. Not a fact or a suggestion was lost upon him. He made up his mind then and there that ultimately he should engage in the fur trade; but at present he had no capital, and he must first find some employment by which he could earn a support and save something for the future with which he could trade and increase his capital. How long he remained in Baltimore is uncertain—probably but a very short time; for we soon find him in New York, not, as his eloquent biographer, Washington Irving, represents, launching at once into the fur trade, but in a far humbler capacity.

He did not at once find his brother. In the summer of 1784 he was at the house of a German named George Dietrich, an old acquaintance, with whom he first put up on arriving in the city. Dieterich was a baker; his house and shop was on a corner of Pearl and Frankfort streets (Pearl was then called Queen street). Young Astor agreed to assist him in his business, and at once

entered upon his duties. The manners of those primitive times differed considerably from the present. The city was so small, extending but little above the present site of the City Hall, that a smart young man could easily traverse the whole of it in a day. As we know, John Jacob was an able pedestrian, and this accomplishment came into immediate use in the service of his employer, the custom being then for bakers to send out their apprentices or other workmen with large baskets of cake, rusks, doughnuts, etc., to be sold either to regular or transient customers, and in this occupation Mr. Astor earned his first money in New York.

A sister of Mr. Astor's, who had also emigrated to this land of promise, and who had married a distiller named Miller, possibly a little envious in the latter years of her life of the astonishing success of her brother, was somewhat fond of remarking in her imperfect English, "That Yakob was noting put a paker boy, und solt preat und kak."

It has been stated that subsequently Mr. Astor went into the baking business on his own account, but no positive evidence is found of this, and it is highly improbable, as he regarded this employment as temporary and merely as the first means offered of replenishing his exhausted resources.

It was while engaged in this business of peddling cakes for honest Dietrich that young John Jacob discovered his brother, who was then in the employment of a prosperous butcher. Had Henry Astor, who afterwards acquired a considerable fortune, been in business for himself, he would have been more easily found by his younger brother.

The flutes which young Astor had brought with him had been sold, but on these he received only a commission, the capital having to be returned to his brother in London. These were boxwood flutes, having ten holes and six keys, and were considered a great improvement on those in common use, which had only four keys. One of these flutes, bearing the trade inscription, "Astor No. 6, W. Y. C. R. Street, London," is yet in the possession of a gentle-

man in Hoboken, N. J. It has been repaired more than once, and is still in a usable condition. But modern instruments so far exceed this specimen of a past age, that its owner now preserves "the Astor flute" more as a relic than for its mellowness of tone.

The first building which Mr. Astor ever hired on his own account was a dilapidated wooden building standing detached on some open lots on Pearl street, above what is now known as Franklin Square. Through some German friends he had procured a small consignment of toys, and what we should now call "bric-a-brac" objects, from his fatherland, all his first savings having been thus invested: many of these were great novelties at the time, and Mr. Astor soon doubled his money, and reinvesting in this profitable kind of stock, gradually accumulated the small capital with which he made his first essay in the fur business. Having become acquainted with Mr. Peter Smith (the father of Gerrit Smith) he made several tours in connection with him through the central and western portions of the State of New York; taking with him cheap trinkets and many articles from his late stock in trade, he bartered them with the Indians for their furs, and it was during these first years that, seeing frequent opportunities of using more money to advantage than he possessed, he was in the habit of asking loans from his brother Henry, who had apparently prospered faster than himself, and was now in business on his own account. For a while the elder accommodated the young fur trader; but the requests for loans became too frequent to be agreeable, and Henry was not very well pleased, and rather rebuked his brother, saying that "he never borrowed money of any one." But as long as John Jacob could get the money, he swallowed the rebuffs and rebukes like the practical philosopher that he was. At last Henry's patience became exhausted, and on being asked for another loan of two hundred dollars, he made this proposition: "I will not lend you the two hundred dollars, but I will give you one hundred dollars on this condition, that you never ask me to lend you anything again, and also that you will not ask me to become

security or sign any notes for you." The proposition was accepted. Henry fulfilled his part on the spot, and we believe it was observed with equal exactitude by John Jacob. In 1785 Mr. Astor was so far prosperous from the profits of his purchases of peltries from the Hurons and Ottawas, and their sale to the larger dealers, that he ventured on matrimony with Miss Sarah Todd, who, it is said, brought him a dowry of $300.

He had made several trips to Montreal and Ottawa; to the former place for the purpose of shipping his peltries, for at this period, 1785, there was no organized fur-trade or regular line of business in peltries in the United States. All the shipments made from Canada were sent to London, as the colony was not permitted to export goods to any foreign country, the United States, of course, included in the word "foreign."

Perhaps the most profitable of Mr. Astor's early ventures was on the occasion of his first commercial trip to London. He had bought a large number of beaver-skins, which at that time were not in demand for the American market; these were stored for safe-keeping in whiskey-barrels in his cellar. He had no regular connections in London in the line of his business, and he was somewhat perplexed to know how he could most promptly turn his money on them—they were drawing no interest in the cellar. On this occasion, as on many others, he consulted his wife, a very shrewd and intelligent woman. She advised that he should take them himself to London, rather than to trust an unknown agent with their sale. This he finally decided to do, taking passage in the steerage to save expense. Fortunately, he found not only a good market for his furs, but also a friend of his boyhood's days, through whom he was aided materially in laying the foundation of his great fortune, though not realizing the favor at the time.

Having disposed of his furs and purchased in return a mixed lot of goods, such as he thought would be salable in New York, he engaged for a passage home in a ship which was not quite ready to sail; in fact he was detained about two weeks. Of course

he was not idle; these days were spent in visiting those places, seeking out those persons, and making such inquiries as could throw any light upon the business he was engaged in and on mercantile affairs generally. As a matter of course he did not omit visiting the great East India Company's house; here he learned that the governor was a native of Germany, and that he also bore a name that was familiar in the old village of Waldorf. Mr. Astor never missed his opportunities; he sent in his name with a request to see the governor. He was at once admitted, and, after a few general remarks, the following colloquy occurred: "Is not your first name Wilhelm?" asked Astor, "and did you not go to school in such a place?" "Indeed I did," replied the governor; "and now I remember you very well, Hans Jacob, and right glad I am to meet you here." Then ensued an interchange of questions, in which the progress of each was disclosed, the interview terminating with the governor inviting Mr. Astor to dine with him. An early day was appointed, and again the old friends met, the governor at that time being naturally in a position to look upon his visitor as a protegé to be benefited. He asked Mr. Astor what he could do for him? The latter affirmed there was nothing he desired to ask; his friend was persistent, but the young merchant declared he "needed neither cash nor credit." They met again, and for several successive days, and at each interview the governor seemed more and more determined to force some gift upon his countryman; but Mr. Astor's feeling of independence was aroused, and he could not be induced to name a favor he would accept. The governor, however, was not to be circumvented, and just before the ship sailed, which was to convey Mr. Astor to New York, the governor, who appeared to have become quite attached to him, handed him two papers, remarking, as he did so, "Take these: you may some day find their value." Not to hurt his friend's feelings by a refusal at the moment of parting, Mr. Astor took them without knowing their nature or how they could benefit him; nor on the first examina-

tion of them did he appreciate their worth. One was a "Canton Prices Current," and the other a "Permit," "No. 68" (engrossed on parchment), authorizing the ship which carried it "to trade, freely and without molestation, at any of the ports subject to the East India Company." As at that time Mr. Astor owned no ships, and had no trade either with Canton or any other port in the Orient, the value of the documents looked rather mythical. On his arrival at home, showing these papers to his wife, he remarked, that "though apparently considered of value by the governor, they are of no use to me, as I have no ships." "Wait," said Mrs. Astor, "perhaps something will occur, so that you can either use them yourself or dispose of them to advantage." After thinking the matter over a few days, Mrs. Astor advised her husband to go and see a merchant in the West India trade, and see if he could be persuaded to send one of his ships to the East Indies, taking out a mixed cargo and bringing home tea. Mr. Astor coincided with this idea, and made the proposition to a Mr. Livermore, on the condition that the merchant should furnish the ship and cargo, and that Mr. Astor should give up to him the "Permit" and "Prices Current," the profits to be equally divided between them. The contributions toward the voyage scarcely looked equal, and Mr. Livermore at first rejected the proposition as chimerical. But shortly after, having more maturely reflected upon it, the merchant came to Mr. Astor and closed with his conditions. At this time there was no trade between this country and the East Indies, nor was Canton open to American vessels; it was necessary, therefore, to have a British permit to enter any of those ports. Hence the value of the privilege nestling in that bit of parchment entitled "Permit 68."

A good-sized ship was selected and loaded with lead, scrap-iron, ginseng (a root used for medicinal purposes by the Chinese), and, lastly, thirty thousand dollars in Spanish coin. The vessel sailed direct for Canton, and, thanks to the "Permit," was allowed to anchor at Whampoa, the usual rendezvous for foreign vessels,

just below the city. The profit of the ginseng alone was over three hundred per cent.; the lead and scrap-iron brought fabulous prices as compared with the cost. With the proceeds of the cargo the ship was reloaded with tea, which produced a profit of one dollar for every pound. The result of the voyage was a net gain of $110,000, of which Mr. Astor received his moiety, $55,000, in the shape of several barrels full of milled dollars. Of course successive voyages followed this initial venture, and for several years Mr. Astor followed up this successful beginning on his own account. Receiving back the magic "Permit," Mr. Astor bought a suitable vessel and an assorted cargo, and sent her to Canton, with orders to touch at the Sandwich Islands for water, fresh provisions and firewood. Arrived at Canton, an intelligent Mandarin came on board, and noticing the "firewood," immediately perceived that it was sandal-wood, one of the most valuable products used in Chinese manufactures. The captain did not know its value, but perceiving the Mandarin's interest in it, proposed to sell it, allowing the Chinese to make the first offer; to his utter astonishment the latter said he would take the lot at $500 a ton. Everything seemed to turn to gold under that precious "Permit," the value of which was now fully recognized, and for seventeen years Mr. Astor enjoyed a complete monopoly of the American trade with Canton in sandal-wood.

Finally a Boston merchant detailed one of his ships simply to follow the course of Mr. Astor's vessel and to find out the secret of her voyage. Then the knowledge that sandal-wood could be obtained in the Sandwich Islands was no longer a secret. But while the profitable China trade was in progress Mr. Astor still pursued the fur-trade with unabated interest, sending his richest and finest peltries to Canton, and receiving back cargoes of tea. Still the British companies had control of the finest hunting grounds, which they protected from all intruders by means of well-garrisoned trading-posts, located at intervals from the Hudson Bay country to beyond the Lake Superior region. To add to the diffi-

culties of the American hunters, the forts which were located along our northern frontier, and which had been held by the British during the war of the Revolution, had not been given up at the treaty of peace. Some excuse was always forthcoming to postpone the day of surrender; and, while these posts remained in British hands, they completely dominated over the Indian hunters and were able to put many obstacles in the way of American traders, even to the petty device of threatening, persuading, menacing and bribing the boatmen and *coureur des bois* from engaging in the employment of the latter. But a new phase in the affairs of the country and the fur interest was fast approaching. About 1791 Captain Grey, of Boston, had discovered the mouth of the Columbia river, and about the same time the valuable sea otter was found to abound on the Pacific coast. In 1794 the British rule (under Jay's treaty) abandoned the frontier forts, thus leaving an immense stretch of the northwestern country open to the enterprise of American hunters. But the pursuit of peltries cannot be conducted profitably by individuals; organized companies are indispensable to the most successful prosecution of this industry, which requires large numbers of men, capable of traversing long distances over land and water, and able to protect themselves from attacks of Indians, wild animals, and other dangers. By this treaty, also, greater freedom was given to foreign commerce, and all looked favorable for Mr. Astor to carry out a grand project which he had been revolving in his mind—namely, to secure, in his own hands, and for the benefit of American commerce, the control of the whole fur trade between the Hudson and the Columbia.

Mr. Astor was at this time about thirty-seven years old, and was worth something less than half a million of dollars, which was then considered an enormous fortune. His name was already widely known from Canton to Oregon, and his influence at home was commensurate with his financial pre-eminence; it was mainly through his efforts that a law was passed by Congress excluding

British fur-traders from American territory. American vessels were already making their way around Cape Horn in considerable numbers, and one branch of commerce which they followed was that of supplying the Indians in the Russian possessions of the northwest coast of America with firearms. The Russian government complained of this to the United States. Thereupon Mr. Astor proposed to send regular supply-ships to the Russian establishments, from which arms should be excluded, if the government on its part would exclude all other trespassers. Mr. Astor's agent to St. Petersburg was accorded a free passage in the United States ship "John Adams." These negotiations, however, fell through, for reasons not necessary to recount here.

Another interruption to the project of Mr. Astor in regard to the establishment of his grand fur-trading colony at the mouth of the Columbia was the breaking out of the Indian war, which continued from 1794 to 1797, during which period it was exceedingly perilous for American hunters to encounter any of the Indian tribes, for they were all leagued with the British, whose interest it was to keep the fur trade in their own hands. Another incident which had an influence on Mr. Astor's grand scheme was the successful transcontinental explorations of Lewis and Clark, who had followed the Missouri to the Rocky Mountains, across the pass in the vicinity of the upper waters of the Columbia, which they claimed to have discovered, and descended that river to its mouth on the shores of the Pacific Ocean, in what is now known as the Territory of Washington. This was in 1804. The British had already established trading-posts within their possessions as far west as Wisconsin, and Mr. Astor proposed to establish a similar line of posts south of the British boundary, and extending to the mouth of the Columbia; but it was not until 1809 that he obtained a charter from the Legislature of New York incorporating "The American Fur Company," with a capital of $1,000,000, all furnished by Mr. Astor. He was the real company—the board of directors were mere nominal partners. Two years later he bought out the

British Mackinaw Company, and merged that into a new association, called "The Southwest Company." By this purchase he became the immediate proprietor of one-half of all the Indian establishments, and also the stock on hand of the Mackinaw Company which was within the territory of the United States; the balance was to be surrendered to him at the end of five years. Unfortunately, the next year war broke out between the United States and Great Britain, which prevented that attention of the government to the interests of the northwestern territory which they might otherwise have given. The plans were, however, presented to President Jefferson, who took a warm interest in the opening up of this distant part of the country to American commerce, but even he did not then anticipate the possibility of a political unity extending to that extreme point on the Pacific. Finding the government unable, through pre-occupation with more pressing affairs, to practically assist in the establishment of trading-posts, Mr. Astor proposed to the (British) "Northwest Company" to take a one-third interest in his project. They requested "time to consider," and then used the time, not in considering his proposition, but in secretly organizing a band of their employés to steal a march upon him and his enterprise by endeavoring to get to the mouth of the Columbia first and claim possession of the site! But Mr. Astor was not idle. He organized two parties. One to take ship and go round Cape Horn, and the other to go overland, following to some extent the course of Lewis and Clark, with the understanding that both parties should, on reaching the mouth of the Columbia, combine in establishing a permanent trading-post. The vessel was to cruise along the Pacific up to the boundary of the Russian possessions for the purpose of procuring peltries, other vessels to follow as supply-ships and to bring back such furs as were not destined to be sent direct to Canton.

In pursuance of this plan, on the 8th of September, 1810, the ship "Tonquin" was despatched, under the command of Captain Thorn, an able man, but somewhat of a martinet; the crew was

very mixed in character, and besides there were on board several persons having some interest in the enterprise called "partners"—really agents of Mr. Astor. These were all Scotchmen who had been in the employment of the "Northwest Company," and had been selected for their experience and supposed efficiency; one of them, Mr. Dougal, considered himself Mr. Astor's proxy. Then there were a number of clerks, mostly young French Canadians, inclined to scientific observations rather than seamanship, and especially given to "taking notes" and "writing journals," an occupation which the captain detested. One of these young men named Gabriel Franchere afterwards published an account of the voyage and settlement. The elements of discord were abundant, and not infrequently came to the surface. On the 25th of December, the "Tonquin" doubled Cape Horn, and on the 11th of February the Sandwich Islands were in sight. There the captain had orders to stop for a supply of fresh provisions, and he also hired a number of laborers and boatmen to accompany them to the destined settlement on the Columbia, where the ship arrived on the 22d of March, having been more than seven months on the voyage. A site, however, was not selected until the 12th of April, when the cargo was landed at Point George. When a residence, storehouse and powder magazine had been completed, the place was ceremoniously christened Astoria.

When the land party sent out by the "Northwest Company," to forestall Mr. Astor's plans, appeared on the scene the American flag was flying, and discomfited they returned to Montreal. The "Tonquin" was ordered to continue her voyage to the north in pursuit of peltries, and it did reach the vicinity of Vancouver's Island. But the captain had succeeded in quarrelling with the native Indians, and had also neglected Mr. Astor's express warning, "not to let too many Indians come aboard." In revenge for a blow given to one of their number, they beset the ship during the early morning watch, attacked the officers and crew, and killed the captain and many others. Mr. Lewis, seeing that the struggle was

hopeless against such numbers, beckoned still more on board, descended to the magazine, applied a match, and blew up the vessel, destroying hundreds of natives, and sacrificing his own life for the purpose of revenge.

When the news reached Mr. Astor, and it was over two years before he heard it, he spoke of it with perfect coolness as a "calamity" the whole results of which he could not well foresee.

The fortunes of Mr. Astor's land party were varied by dangers and suffering, but they reached Astoria in safety. The distance from St. Louis, whither they went from New York, in a direct line, is not more than eighteen hundred miles, but the distance made by this party in their wanderings was over thirty-five hundred miles, and they consumed seventeen months in making it.

Meanwhile, Mr. Astor despatched a supply ship in the autumn of 1811 to the little colony, before any news had reached him from either expedition. The arrival of this ship with men and provisions gave new life to the colonists, and all would have been well, perhaps, but for the news of the declaration of war between England and the United States. Most of the leading men there were British subjects, and the few young Americans had little influence in the councils of the Scotch "partners," who were little inclined to risk their lives or personal interests in the defence of Mr. Astor's rights or property. The most trying part of this whole business to Mr. Astor, except the final loss of Astoria, was the total absence of news for such a long period. His first party overland started in June, 1810, and he received not a word as to their fate until June, 1813, when he heard of their safe arrival, and before he had learned the fate of the "Tonquin," he had sent a second supply ship to the Pacific. This vessel was lost. Still mindful of the fate of those at the mouth of the Columbia, he was about to send a fourth vessel to their relief, when the port of New York was blockaded by British cruisers and the project was no longer feasible. At this juncture, Mr. Astor appealed to President Monroe for aid in protecting "the American settlement at Astoria on

the Pacific." The President saw the importance of retaining that foothold for American commerce, and had already ordered the "John Adams" to be prepared for sea, when the pressing request of Commodore Chauncey on the lakes for reinforcements, caused the first order to be countermanded, and Mr. Astor was again disappointed.

The British had already ordered a man-of-war "to proceed to Astoria, destroy the fort, seize the factory and take possession of the place." This news had been brought overland to the little settlement by an agent of the "Northwest (Fur) Company," and in consequence, the head of the colony, Mr. Dougal, sold out all Mr. Astor's interest in the place, with the stock of furs on hand, to the wily company. When the British cruiser came in sight of the "fort," and saw a mere log stockade and but a handful of men, the captain and officers were highly indignant. He, however, took possession, and the English flag was soon floating over the debris of Mr. Astor's hopes in Astoria, and the name of the place was changed to that of Fort George. This was on the 12th of December, 1814. The Americans at the fort were satisfied that treachery had been perpetrated. Mr. Dougal had sold the stock far below its value, and no sooner had the agent of the "Northwestern Company" received it than he caused it to be conveyed in canoes to a place of safety up the river, where the British captain could not follow with his vessel—which, at least, proves that Mr. Dougal might have taken the same precaution. He with the other Scotch partners immediately transferred their service to the British company. The Americans made the best of their way home overland. It is pleasant to know that on the treaty of peace Astoria was restored to the American government, and the original name was once more recognized.

Thus ended one of the grandest schemes ever projected by an American merchant for practically extending the boundaries of the country, and uniting its extreme longitudinal limits by well-defined paths of commerce, linked together by the only means then possible—the trading-post and fort.

Real estate had now become Mr. Astor's leading interest. He bought "down town" for present income, "up town" for future profit. He owned blocks of houses in every section of the city, and also had bought large tracts of land on the Hudson river, between Forty-second street and Fifty-first street, and on the East river, and in various portions of the upper part of the island. He built the first hotel of any considerable size in the city. This was the "City Hotel," on Broadway, near Trinity Church; this structure has long since been demolished to make room for business houses. Afterward he built the Astor House, situated in the very "eye of New York," and he also built the Park Theatre, on Park Row, which has also given place to the progress of business.

At one period Mr. Astor was in the habit of investing two-thirds of his net income in land, for which he always paid cash. He never mortgaged anything, nor made one investment carry another. A good story is told of him in connection with his real estate operations. When the project was first broached of building the Erie railroad, the late Judge Bruckholtz Livingston and Mr. Joseph Hoxie called on Mr. Astor to induce him to help the enterprise by taking some of the stock. In their zeal they urged with great earnestness the certainty that the opening of the road would greatly raise the value of real estate in New York. This was a mistaken way to argue with him, as they soon found out: "Gentlemen," he said, in his somewhat querulous way, when he did not favor a proposition, "I do not want to sell real estate; *I want to buy!*"

Mr. Astor continued in active business about fifty years, and lived twenty-five after that in opulent retirement with his children and grandchildren. He had two principal modes of recreation: one was horse-back riding, and the other was the drama. He was all his life an early riser, at first from necessity, and afterward through habit. While other merchants went to their offices at half-past nine or ten in the morning, he was there by seven o'clock; but he was capable of such close application, that he

generally got through the business of the day by 2 P. M.; then he took his horse and rode out into the suburbs, no doubt casting a keen eye on any desirable lots which were likely to come into the market. In the evening he often went to the theatre, and was seen there on the evening of the day on which he had received the news of the destruction of the "Tonquin." One of his friends, remarking to him that he "should not think he would be in good spirits enough to be out at the play," he responded: "What do you think I should do, stay at home and cry?"

One of Mr. Astor's striking characteristics was the coolness with which he received ill news; another was the patience with which he could wait for results, good or bad. He also had an exceedingly retentive memory, and could tell the exact details of events which had taken place a dozen years before, especially if these were connected with a bargain.

Mr. Astor was of great benefit in many ways to New York, but none of his improvements in building up the city of his adoption are likely to be remembered by any save the local historian except the one great literary institution which bears his name—the ASTOR LIBRARY.

The precise form which Mr. Astor's great benefaction took was probably owing to the advice of his friend, the late Henry Brevoort, Esq., who was not only a highly-educated man himself, but a patron of learning and all the refining arts. Mr. Astor, in the latter years of his life, frequently expressed the intention of leaving a handsome bequest to the city in which he had accumulated his great fortune, and Mr. Brevoort, agreeing, strongly urged the establishment of a free building for reference, on the plan of the library in the British Museum.

Mr. John Jacob Astor died on the 29th of March, 1848, in the eighty-fifth year of his age. He had by will, executed so early as 1836, bequeathed the sum of $400,000 for the establishment of the long contemplated library; he had selected the lots himself on Lafayette place, and, with his usual caution in all money transac-

tions, took every care to have his will in this particular strictly carried out. By the words of this instrument his executors were authorized "to erect a suitable building, to supply books, maps, charts, casts, statues, models, drawings, paintings, engravings and furniture upon an ample scale and liberal character." The library was also to be absolutely free, and to be open and "accessible at all reasonable hours." Eleven trustees were to be selected from among "professional and educated men." The mayor of New York, and the chancellor of the State of New York, were to be always included in the number. These trustees were to be subject to legal supervision to be assured against breach of trust. All the funds for this he directed should be invested in the Public Debt of the United States, the States of the Union or the city of New York—the testator wisely adding "as long as such investments may be had."

The executors were also to procure "the necessary legal assurement for securing the application of the fund." The list of the first trustees chosen is interesting, being all well-known men—namely, Washington Irving, William B. Astor, Daniel Lord, Jr., James G. King, Joseph G. Cogswell, Fitz-Greene Halleck, Henry Brevoort, Jr., Samuel B. Ruggles, Samuel Ward, Jr., and, by codicil, Charles Astor Bristed.

The first books intended for the library had been bought in the spring of 1839, and consisted of forty volumes from Mayor Douglas' sale of books. They were principally historical, travels, or antiquities and architecture. This nucleus, with others subsequently added, were stored in a house hired for the purpose in Bond street. The year in which Mr. Astor died, 1848, was that exciting time which witnessed the great upheaval of revolutionary forces in Europe, depriving many princes of their patrimony in its early stages, and scattering the leaders of progress in its subsidence, causing on both sides great fluctuations in the conditions of individuals. Many distinguished persons became either voluntary or involuntary exiles; and, by the disturbance of fortunes and

estates, many valuable libraries were thrown upon the European market. It was a poor time to sell, but a very good one to buy, and, mindful of the wishes of his father, Mr. William B. Astor seized the opportunity, authorizing the late Dr. Cogswell to proceed to Europe and make such purchases as he thought suitable, furnishing money for this object from his own funds.

The only work bought personally by the founder for his great library was "Audubon's Birds of America." Besides his bequest for the library, Mr. Astor left $20,000 to the Society for the Home for Aged Indigent Females, and $25,000 to the German Society for the city of New York, specially specifying that in the office of this society "there should be employed German-speaking persons, to give aid and advice to German emigrants," a want he had perhaps felt himself when he landed a stranger on these shores. He also left $50,000 "for the use of the poor of the village of Waldorf, in the duchy of Baden, in Germany." This request requires that "a building should be erected in which the ignorant were to be instructed." The Grand Duke of Baden has taken great interest in seeing that this fund was properly administered.

Mr. Astor had been brought up in the tenets of the Lutheran faith, and he never changed on that point. He was a member of the German Reformed congregation of New York, and, to his latest day, held in veneration the Protestant Bible and prayer-book of his youth. He was also a Freemason, and was connected with the aristocratic Holland lodge, and through that august body received the only decorative title he ever enjoyed. By his brethren of the mystic tie he was called "Sir John Jacob."

Mr. Astor was not what would be called a liberal man. He detested little indiscriminate charities, and, before he gave away his good money, would know exactly how it was to be used. His great physical trial was the partial loss of eye-sight in advanced age, but he bore this, as he always did the irremediable, with patience. Mr. Astor was the father of seven children, three sons and four daughters. One son and one daughter died young, and

his second son, John Jacob, was afflicted with chronic brain trouble nearly all his life, so that he was never engaged in business. His eldest daughter, Magdalen, married, first, Governor Bentzen, a native of Denmark. He was Governor of the island of Santa Cruz. There were two children born of this marriage. After the death of her husband Mrs. Bentzen married an Englishman, the Rev. John Bristed. They had one son, Charles Bristed, born October 6, 1820. In 1844 he took the name of his grandfather as Charles Astor Bristed, and, under the *nom de plume* of "Carl Benson," was known as a writer of several interesting books and sketches. He is the only one of the Astors who has "dropped into literature" deceased.

The third daughter, Dorothea, married Walter Langdon, of New Hampshire. The fourth daughter, Eliza, married Count Vincent Rumpff, minister at Paris for the Hanse towns or free cities of Germany. Of the eldest son we have more to say. Mr. John Jacob Astor left to this son $20,000,000.

William B. Astor.

Mr. William Backhouse Astor was born in New York on the 19th of September, 1793, at 147 Broadway, then occupied by his father as both store and dwelling-house. After receiving a good education at Columbia College, New York, he spent several years in Germany at the University of Gottingen, and was a pupil of Bunsen's. On his return home he engaged in business, assisting his father in the management of his already large real estate interests. Mr. Astor's natural taste, fostered by study and the society of scholars abroad, inclined him to literary pursuits, but he was too sensible of the great interests at stake in his father's possessions to gratify the desire of the scholar at the expense of the patrimony which his father had acquired by years of toil and anxiety. He therefore accepted his destiny, and went to his desk in the office with as much punctuality as the most dependent clerk employed there.

As years passed on he gradually assumed the care of the business, and for more than twenty years before his father's death, was virtually the head of the firm. As for many years the Astors had withdrawn from the competitions of commerce, and devoted all their attention to their vast real estate interests, William B. had none of those adventurous projects on hand which have added such a romantic interest to the first half of old John Jacob's life. William B.'s tastes and manners were quiet and unobtrusive; he did not exploit himself either in any boisterous or fantastic way to draw the attention of the groundlings; he gave no grand parties or balls, entertaining his intimate friends in an unostentatious manner, all the time steadily adding to the value of the great fortune which he had received. Even before the death of his father, he had received a bequest of $500,000 from his uncle Henry; so that, to preserve this, was work enough, and Mr. William B. showed no feverish anxiety to increase it; but increase it must from its very nature; the value of such property rising with the increase of population, and the tendency of business to press up town, where much of the Astor property is located.

Mr. William B. Astor resided for many years in Lafayette Place, next door to the south side of the library. He married, in 1818, Margaret, the daughter of General Armstrong, of Pennsylvania. His second wife was Alida Livingston. Of this marriage there were seven children; like his father, he lost two, it being rather a singular coincidence that these deceased children of each family bore the same name—"Henry" and "Sarah." The eldest daughter, Emily, married Mr. Samuel Ward, Jr.; Laura E. became Mrs. Francklin Delano, named above as the donor of the classical busts in the Astor Library. Alida married Mr. John Cary. The eldest son, John Jacob, the present head of the family, was born in 1821. He married the daughter of Mr. Thomas S. Gibbes.

Mr. John Jacob Astor has the quiet tastes of his father; he is a happy example of the kind of citizens, often derived from for-

eign stock, who are more American in their feelings than some of the native-born; he is a gentleman of education and good presence. He accompanied the Army of the Potomac as an *aide-de-camp* on General McClellan's staff, and saw considerable service in the field. He has one son, and the name which he bestowed upon his only child shows that the origin of the family is rather a matter of pride with him than the contrary. The boy was named *William Waldorf*, and thus the name of that little German hamlet is now borne proudly back to Europe, in the person of WILLIAM WALDORF ASTOR, the present American minister to Rome. Mr. William W. had served in the State Legislature previous to his appointment abroad. He is one of the most energetic of the younger branches of the family, and the first who has mixed in the local politics of the city. He was born in 1848, and is the fourth in direct descent from the founder of the family in New York. From his grandfather, the late William B. Astor, he inherited a full moiety of the vast accumulations of property held by him. Its value is not known, but on the death of Mr. William B. it was estimated anywhere between $50,000,000 and $100,000,000.

William Waldorf Astor was educated partly in New York, completing his university studies in Germany, and art in Rome. He subsequently studied law in Columbia College, and was admitted to the bar. It was never his intention to practice in the courts, but he wisely thought that a knowledge of law would be extremely useful in the management of his immense property, enabling him to prevent litigation, and to avoid the thraldom consequent upon the forced employment of legal agents. Although Mr. William B. Astor left to his sons only a life-interest in the estate, conferring the fee-simple upon his grandsons, this disposition of his property does not seem to have affected the respect with which at least young William W. always regarded his father, carrying this deference even to the extent of making his acceptance of a political nomination contingent upon his father's

approval; yet at that very time he had the sole control of the vast monetary interests of the family. When apprised of the nomination of his son to an elective office, Mr. John Jacob was much gratified. It was while a member of the State Legislature that young Mr. Astor married Miss Mary D., daughter of James W. Paul, of Philadelphia; he subsequently ran for Congress in the Eleventh New York district, but was badly beaten by the Democratic candidate, Mr. Roswell P. Flower; Mr. Astor's course in the Assembly had not been satisfactory to the majority of his constituents on several points.

Mr. William W.'s specialty is love of art, particularly sculpture. He is also a most genial host, and his friends say that "his wine does not give one the headache." In Rome Mr. Astor inhabits a suite of apartments—fine *salons en suite*, of magnificent size, in one of those enormous palaces to be met with, for hire, only in Rome. On the occasion of "Washington's Birthday," the present year, Mr. Astor gave a reception to a thousand invited guests at his home and official residence, in the colossal Palazzo Ruspigliosi, when the American flag was entwined in fraternal folds with the emblem of redeemed Italy. Though Mr. Astor has made some mistakes in his political career, he is not above learning from experience. We believe he has a bright future before him.

Mr. William B. Astor died at his house on Fifth avenue, corner of Thirty-fifth street, November 24th, 1875. One of the finest, as it is also one of the rarest works of art permanently located in New York is the *Altar* and *Reredos* erected in the chancel of Trinity Church, to his memory, by his sons, John Jacob and William. The Reredos is thirty-five feet in width, and its central apex reaches fully twenty feet from the floor. It is designed in the perpendicular style of Gothic, so as to harmonize with the general architecture of the church. The chief material of which it is composed is Caen stone, and it is adorned with a profusion of delicate carved work; much of this representing natural foliage. In the lower portion on each side of the Altar are three square panels filled with colored

mosaics in geometrical patterns; above the line of the super-altar are seven panels of white marble sculptured in alto-relievo, representing incidents in the life of Christ, immediately preceding and subsequent to the Last Supper; this is modeled after the celebrated picture by Leonardo da Vinci.

The cost of this superb piece of church decoration and filial memorial is not known, the brothers Astor never having divulged it. It is estimated that it cannot have been less than $50,000. Part of the carving was done in England, but much of it was by American artisans; as was its erection under the direction of a New York architect. Unfortunately all this beautiful work is comparatively lost to the view of the public. The great depth of the chancel prevents the finest portion of the work being perceived; the light entering from the window above, at the back, tends to obscure rather than to display it. On vainly endeavoring to examine it from the front for the nave, many would-be admirers feel inclined to agree with the poet:

> "Full many a gem of purest ray serene"
> The dark unfathomed depths of chancel bear;
> Full many a flower was carv'd to hide unseen
> And waste its beauty on the gloomy air.

Some device for throwing light upon this fine piece of work is sadly needed, and is due to the Astor brothers who presented it to the church.

Mr. William Astor, one of the above donors, and second son of William B., resides like his brother on Fifth avenue, in a spacious and elegant house, but not of the ornate description of some more recently erected. He married a daughter of Abraham Schermerhorn, and this lady is the acknowledged leader of fashionable society in New York; their house is a reservoir of art objects. Mr. Astor's picture gallery vies with the best in the city, while statues, tapestries, Sevres china and other bric-a-brac *curi* meet one at every step. The amount and beauty of Mrs. Astor's diamonds and other precious gems would create envy in the breast

of many a European princess. She is said to possess the only solid gold dinner-service in the United States. Though shining in society, Mrs. William Astor has thought for other objects; with the utmost *savoir vivre* she knows how to interest herself for the needy. She has five children of her own in New York, but it is sometimes jocosely said that "she has a thousand out West," which means that she has so materially assisted the "Children's Aid Society," as to have been the means of placing over a thousand destitute little waifs of the metropolis in comfortable Western homes. She is especially skillful in organizing benefit performances for the aid of deserving objects, and as we write, we notice her name in the *Herald* of April 1, 1883, heading the list of nearly one hundred lady patronesses of a public entertainment, to be given for the benefit of the "Bartholdi Fund," which may be considered an object of national interest.

The Astor family differ from most of our wealthy men in the fact that they have never haunted Wall street, or dealt in fanciful speculations; they have, as a practice, avoided railroad stocks and Western mines; they have scorned petroleum and "oil wells;" and instead, clung with great pertinacity to what lawyers call the "realties." Solid city lots, and solid structures upon them, constitute the basis of their wealth; and, in the ownership of this class of property, they have no peer in the city, or, we believe, elsewhere in the United States. This family rates A 1 in the "American Lloyd's," which takes note of the substantial qualities of so-called "great fortunes."

It has been announced very recently that Mr. John Jacob Astor has deeded all his property to his only son. It is said that this step is taken in consideration of the fact that Mr. Astor is an old man, and the value of his immense estate would otherwise, in case of his death, be made public. His son receives everything; subject, however, to a pension for himself of $100,000 yearly. Another point secured by this arrangement is, that the estate will not be divided among different heirs. There has never been any

litigation in the Astor family, and the wise heads of it propose that there shall not be any in future. The *New York World*, in commenting upon this step of Mr. Astor's, says:

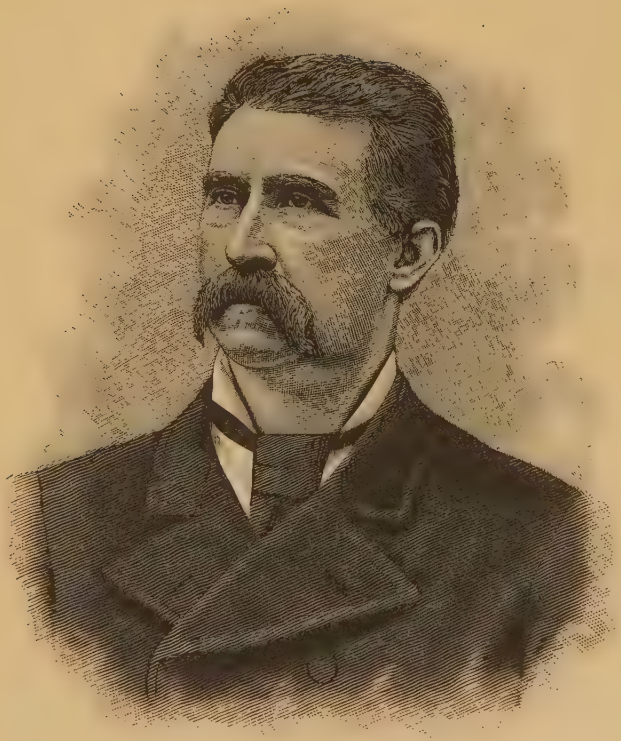
"It has always been the idea of Mr. John Jacob Astor's life practically to entail his property, and to have the estate remain intact from generation to generation, as in England. The present John Jacob Astor's father died about eight years ago, bequeathing his property to John Jacob and William Astor and to his granddaughter, the late Mrs. John W. Chanler.

"At that time, the estate was worth about $30,000,000 or $40,000,000. It was then mainly unproductive. John Jacob Astor received the largest part of the estate, including the Astor House, which was deeded to him for $1. The golden principle of the Astor family was never to build until forced to do so, and when a building was put up it was intended to last for years. The estate grew more valuable each year, and solid houses were built upon the land, until to-day the value is really unknown. Most of the property lies between Twenty-third street and Fiftieth street, from Eighth to Third Avenue. Murray Hill lies in the heart of the family possessions. Blocks and blocks of houses here belong to John Jacob Astor, all of which he has deeded to his son. The value of John Jacob Astor's estate is estimated at from between $60,000,000 and $70,000,000, and William B.'s estate at something less. The present Mr. Astor's idea is for his son to follow the same course he has, and so on through generations."

JOHN W. MACKAY.

A GREAT many persons have heard, and even used, the word "Big Bonanza" who have no idea, or a very vague conception, of what it means. Out of ten persons to whom the question was addressed, "What is the Big Bonanza?" nine answered that they "believed it was a gold mine." How the word bonanza came to be introduced into California is not now known, though it was first applied to that immense body of ore discovered in the "Consolidated Virginia" and "California" mines in the Comstock lode, among the Washoe Hills, in Nevada. But the derivation of the word is totally disconnected with mining interests—it is a nautical phrase from the Spanish, and means "fair weather at sea," or "to sail with fair wind and weather;" metaphorically speaking, to go on prosperously—to do well. Other persons have been called bonanza kings, but the title is most justly claimed by the trio—Flood, Fair and Mackay, the latter coming later into the company, but being reckoned now the richest of the three.

John Mackay was born in Dublin (of Scotch-Irish ancestry) in November, 1835, but while a minor came to the United States, and was for some time employed by the well-known ship-builder, William H. Webb, of New York. When the gold-fever broke out, young Mackay succumbed to the excitement, and in the autumn of 1852 we find him on the way to fame and fortune in the Golden State—sailing round the Horn in one of Webb's vessels. What knowledge of mining he may have acquired before starting is uncertain—possibly none—but he had made up his mind to enter the best practical school in the world. On his arrival in California he went immediately to Sierra county, which was then



JOHN W. MACKAY.

promising well, and commenced placer mining on a small scale. He worked hard and was able to accumulate a small sum above his expenses, and it must be remembered that everything was excessively dear at that time. His immediate object was to get to Nevada, where, in company with a friend, one Kinney Said, he proposed to tunnel on a section of the "Union," which lay on the north of the famous Ophir mine. This first venture of his turned out unfortunately; he spent all his savings and made nothing. He was consequently obliged to take employment and work for a while in the neighboring "Mexican" mine. Here at least he could earn something more than a living, and he was learning all the time in that great school of experience which enabled him in the near future to select his ground with more probability of success. No doubt every one in those early days who went to the mines hoped for exceptional good fortune, but none anticipated the vast amounts which have since been realized; two or three hundred thousand dollars would have been thought a great stroke of luck, and Mr. Mackay's ambition, as he has often said, was at that time limited to the desire of a decent competency for himself and aged mother. Mr. Mackay's fortune fluctuated; now he seemed on the verge of a great success, then the hope disappeared, only to be revived again a few days or a few weeks afterwards: yet he worked so perseveringly that his accumulations, though not rapid, were continuous. But he was not content with the slow pace at which he was progressing. His first really fortunate hit was made in the "Kentuck" mine, in the town of Gold Hill, in Storey county, Nevada. The surface rock here was highly auriferous in free gold, and required only the simplest mechanical means to extract it. Yet even here all was not sunshine; gloomy days intervened. Luck appeared at one time to have deserted the place, and, after some other experiments, Mr. Mackay, in 1863, formed a business arrangement with J. M. Walker, of Virginia. The next year the partnership was enlarged by the accession of Messrs. Flood and O'Brien, and these worked in harmony and to good profit for

some four years, when Mr. Walker withdrew, his place being filled by Mr. James G. Fair. This company had obtained a controlling interest in the "Hale and Norcross" silver mine. This mine lies on the path of the Comstock as it turns towards Gold Hill; it is one of those which has helped on the fame of Comstock. It has yielded an immense amount of bullion in its day, but its surface stores have long since been exhausted, mainly through the operations in which Mr. Mackay was concerned between 1865 and 1867, and it was with the money derived from it that the firm was enabled, after many shrewd and persistent efforts, to acquire a large section of land on that immense deposit of ore—the direct Comstock lode. Having now at their command almost unlimited capital and credit, they succeeded in opening up the marvellous "Consolidated Virginia and California," since known as the "Bonanza" mines.

Perhaps a brief description of this district, known under the general name of "the Comstock lode," may not be without interest, as illustrating the source of Mr. Mackay's immense fortune. The whole of this region is simply an accumulation of volcanic rocks and intervening canons; these hills arise from the Washoe plain to a height above sea-level of nearly eight thousand feet. The Comstock lode runs nearly north and south, following the trend of the Washoe Mountains, within which it lies, and the "mining district" is comprised in Storey county, Nevada. This remarkable deposit was discovered by two German brothers, named Grosch, in 1853. Other prospectors had been there before them, but these foreigners were the first to recognize silver in the rough ore. Those who preceded them had extracted the gold and abandoned all the rest as worthless. One of these brothers died from an accident, and the other from the results of exposure on a journey from Nevada to California. These brothers, Allan and Hosea Grosch, had left their papers, plan of claims, etc., with a store-keeper in Carson named H. T. P. Comstock. As there were no other claimants, and no opposition was raised, he quietly

took possession of their effects, occupied their "claim," and gave his name to the richest silver mine in the world. He had learned from these Germans the value of the rejected "black stuff," and took immediate measures, in connection with one Penrod, to work the Grosch lode for all it was worth. He bought some other interests in the mines, but afterwards sold all out for a few thousand dollars! Many other claims were made, then and afterwards, in the vicinity; we have a list of forty, varying in size from ten feet to two thousand feet. Some idea of the profits of Mr. Mackay's investment in the "Consolidated Virginia and California," the most valuable property owned on the Comstock lode, may be arrived at by the following facts: The amount of the bullion produced from the lode, approximately estimated, up to 1877 was $350,000,000. From 1873 to 1879 the Consolidated Virginia produced in gold the value of $28,029,925; in silver, $35,184,316; or a total of $63,214,241. In the California there was of gold, $50,790,453; of silver, $58,270,576; total, $109,061,029. The Virginia was opened three years before the California, but later they were worked together. The Consolidated Virginia began paying dividends in May, 1875, and up to the close of 1879 it had paid fifty-one, aggregating the neat little sum of $42,390,000. The California paid its first dividend in May, 1876, and in three years paid thirty-four, amounting to $31,320,000. Total dividends of both the mines in the above-named period, $73,710,029.

It is not surprising that by this time Mr. Mackay thought he could afford to support a wife, as well as to relieve all the wants of his venerated mother. On the 25th of November, 1867, he married the daughter of Colonel Daniel E. Hungerford, of the United States Army, and widow of Dr. Thompson, a former partner of Mr. Mackay's; they were partners, however, in ill luck, for after having made a moderate sum during those days of wandering and prospecting, they struck a small lead, which promised fairly, and Thompson sent to the East for his wife and daughter;

the journey was a tedious one then, and by the time Mrs. Thompson arrived both her husband and Mackay were "dead broke." Together these two friends started again to try and retrieve their fortunes, and in testing a side hill a large rock was suddenly displaced, falling on Thompson, and he shortly after died; he had been tenderly cared for by Mackay in these last hours, and was conscious of his fate; all his thoughts naturally turned to his wife and child, whom he had summoned to this rough and unsettled country, and whom he was now about to leave without any means for support. Mackay in his rough, generous way promised his friend that they should not want—that he would take care of them; and the injured miner died comforted, for he knew he could put full trust in the promise of John Mackay. Two years later his word was kept more fully than he had originally meant: he married Mrs. Thompson and adopted as his own the little daughter, and certainly no lady was ever better adapted to help a man spend an enormous fortune, while dispensing the most generous hospitality in two hemispheres; for Mrs. Mackay has resided several years in Paris, where her children are being educated. While Mr. Mackay has a permanent home in Virginia City, he runs over two or three times a year to see his family. There is probably no man who has made a colossal fortune in mining, working up from the pick and shovel of the hired laborer, to the very apex of success, that has been so little spoiled by prosperity as John W. Mackay. He is still the modest, honest-hearted plain man that he was a quarter of a century ago. His liberality is mostly dispensed in private, among individuals whom he has known in earlier times, who have failed to secure a share of the riches which have accumulated in the few hands of the bonanza kings. That his gigantic fortune did not come to him by any sudden stroke of luck is best known to those most familiar with the history of the Comstock lode. The ground had been known for years before his combination took hold of it, and though in some sections paying well, had been abandoned for more promising fields by such

shrewd and experienced miners as Senator Sharon and others. When Mr. Mackay and his partners had secured a controlling interest in the management, there were many obstacles to be overcome and many sore disappointments to be borne; especially did those who had abandoned the lode seek to discourage them. At one time the shares were down to two dollars, and some persons who had been obliged to accept shares in payment of debts looked upon themselves as holding worthless paper. To add to the discouragement, in October of 1875, a fire, which swept away nearly one-half of Virginia City, also destroyed the extensive buildings and machinery of the company, stopping all work for a considerable time. Twelve hundred feet of ground was gone over in prospecting, at a cost of half a million dollars, before they struck the right vein; what fluctuations of hope and doubt were dug into that drift, the owners alone know; and John Mackay personally led that apparently forlorn hope; and it was by hard work that his labor was at last crowned with such amazing success. Let not those envy him, who turned their backs upon Virginia City and said, "It will not pay."

Personally Mr. Mackay is a man of herculean form and strength; he is in robust health, and it is believed enjoys himself in the freedom from etiquette, in which he indulges at his home in Nevada, rather better than surrounded by lackeys and the necessary restraints of the palatial residence he occupies with his family when in Paris. Much has been said and written about the ostentatious display made at the Mackay mansion; but no one need attribute that to "John:" he has no desire for display, his coach and liveried servants are inconspicuous in style and color, and if he spends his money freely, why should he not? Some two years ago, when about to leave San Francisco for the East, Mr. Mackay was tendered a public reception by a large number of gentlemen, representing not only finance and commerce, but all the liberal professions. He is a man thoroughly liked by those who know him best.

Quite recently Mr. Mackay made a somewhat extended tour on

the continent in the company of William J. Florence, the genial actor; among other places of interest they visited the Vatican, and were received with marked attention by His Holiness Leo XIII., who complimented Mr. Mackay upon the charitable deeds of his wife and his own; referring particularly to the asylum for poor children, which is sustained by the latter in Virginia City. Through the courtesy of the pope, who sent an escort with them, they were afterwards presented to King Humbert and the Queen Margharita. More recently still, Mr. and Mrs. Mackay were very graciously received by the Czar and Czarina of Russia during the ceremonies of the coronation week. At one court reception, by some oversight in the invitations, only eleven ladies were present, but eight of these were Americans, and among them Mrs. Mackay, who was most kindly distinguished by the Empress.

"Seeth thou a man diligent in business, he shall stand before kings," said a wise man some centuries ago. But no European splendor can blind or dazzle the thoroughly democratic eyes of the whilom red-shirted miner of Nevada; Mr. Mackay is entirely American in sentiment, and personally indulges in no foreign mannerisms. Mrs. Mackay, as is well known, gives the most expensive entertainments in Paris; among other American guests, having feted General Grant and suite at her house, when the ex-President was on his tour around the world. On this occasion, wishing to have the *Place de L'Etoile* illuminated in his honor, and the municipality of Paris declining to accede to her wish, she offered to buy out the whole neighborhood, including the *Arc de Triomphe*, if they would consent to sell it! Of course they would not. To accommodate Mrs. Mackay, the "Silver King" has arranged to have a private railway carriage always ready for her use; it cost about 150,000 francs, and is a perfect "magic palace on wheels;" the cost of maintaining it in running order is 10,000 francs per annum. Fortunately, Mr. Mackay's heart corresponds with the size of his fortune, and both he and his wife have also a native feeling of independence, and agree that they do not want

any titled son-in-law; the object of such unwise desire on the part of many American millionaires. Mr. Mackay's family have no need to deny themselves any fancied luxury, for it is simply impossible for them to spend their income. Mrs. Mackay's diamonds, sapphires, pearls and other gems, aggregate in value more than those possessed by any sovereign in Europe; but with all her love of brilliant gems she has not lost her feeling for the troubles of others. Having bought many of the jewels formerly belonging to Madam Maria Blanc, the owner of Monaco's famous gaming house, many of which had been lost in heavy play, one of these was recognized by a guest of Mrs. Mackay's as having once belonged to herself, and touching a secret spring the lady disclosed to the surprise of her hostess the likeness of a beautiful child—her own. Mrs. Mackay immediately insisted upon her taking the brooch, expressing herself pained that she should ever have been deprived of it in such an ignoble way—the lady's husband having lost it in gaming. Mrs. Mackay is a liberal patroness of art and artists. Meissonier has recently completed a full-length likeness of her which he is said to have declared to be his *chef d'ouvre* in portraiture. Mrs. Mackay's opinion of this portrait differed materially from that of the artist, and it is said that she destroyed the canvas. The unfortunate affair caused much discussion in Paris and elsewhere, friends of the artist and the lady entering warmly into the controversy. The model is represented three-quarters length, in a costume of black satin, the body of which is covered with heavy and close gimp and bead embroidery; a large black Gainsborough hat tilted over the right shoulder, and festooned with lace in the Spanish style; a brown plush mantle, bordered with fur, is thrown loosely over the right shoulder, leaving the left shoulder and arm visible, and the model looks straight out of the frame as she draws on her left hand a long, yellow mousquetaire glove. For this likeness she paid 70,000 francs. Another French artist, M. Cabanel, has painted a lovely portrait of Mrs. Mackay's daughter, a serious, brown-haired and brown-eyed little

maiden, in a white dress, on a delicate blue background. This artist has also painted Mr. Mackay, whose portrait is that of a sandy-haired and indifferently dressed gentleman with a determined air. All these portraits, together with that of another member of Mr. Mackay's family, were on exhibition at the Exposition Nationale this year.

Meissonier lately gave a soiree in his studio for the benefit of an American photographer, in whom the Mackays take an interest. This is M. Muybridge, who has taken many scenes in California, in the wildest parts of that strange land, and in the early times—scenes which can never again be reproduced.

Mrs. Mackay has a summer cottage at Trouville in France, on the coast. It would almost exceed belief to describe the cost of the table-service—one full tea-set of solid gold, the finest porcelain, amber, coral, and precious stones used in decorations; crystal plates set with gems, and wine served in silver, gold, and enameled flagons, elaborately wrought—each article a precious specimen of the engraver's or decorator's art. Mr. Mackay is also in his way a patron of art; among the pictures lately sold to him by the Marquis of Lansdowne is the famous "Rembrandt portrait," purchased by an ancestor of the marquis, and which has always been regarded as one of the choicest gems in the Bowood gallery. $25,000 was the price paid for it. He also owns some fine trotters, but he is not distinguished as a sportsman.

Nearly every spring, for several years back, the report is circulated "that the Mackays are coming to New York to live;" thus far it has proved to be without foundation. Mrs. Mackay evidently finds Paris congenial to her tastes, and "John" comes and goes at his pleasure, and may sometimes be seen in Virginia City taking his ease in his shirt sleeves, his trousers tucked into his boots, and a broad-brimmed felt hat, as in the old mining days. A friend of the Mackays, disgusted with the constant criticism which their lavish expenditure of money naturally draws upon them, in the press and society, says, in a printed communication, and speaking

from personal knowledge of Mrs. Mackay: "Instead of words of contempt and ridicule, the kindest and the best that her countrymen could say of her would scarcely equal her desert. She needs no champion, her deeds speak for her; the poor, and the needy, and the suffering bless her, and if it were necessary, there are thousands who would bear the same testimony which I now give." Mr. Mackay, it is reported, has recently promised President Chamberlain, of Bowdoin College in Maine, to endow a $50,000 professorship in that institution. He is recognized by all who know him as one of those least spoiled by the possession of a fortune too large to spend. He has not forgotten the friends of his working days, and were any of these in need they would not fear a rebuff if they showed their empty palms to the great bonanza king. Yet what will become of these fabulous fortunes? Will the next half century see them dissipated in thin air, and the descendants of the millionaires ready to begin the re-accumulation again?

In August, 1883, Mr. Mackay accepted the presidency of the Postal Telegraph Company, a new association formed in New York, which may possibly become a rival of the "Western Union." The amount of stock which it is proposed to issue, to commence with, is $21,000,000. Mr. Mackay took up $12,000,000 of the stock, thus obtaining the supreme control. A conference has already been held with the manager of the American Rapid Company, with a view to forming a combination. Since it is not likely that the bonanza king desires to add to his wealth, it has been suggested that this new position has been accepted by him with a view to forming pleasant associations in the social circles of New York; his time having hitherto been much broken up by his constant journeys across the continent and the Atlantic, with no permanent applications in the metropolis of the country, such as this presidency will assure him. At the present writing the Postal Telegraph Company has but one wire in operation—from New York to Chicago, but its ambition embraces the continent. Mr. Mackay's name is a tower of strength financially, and this enterprise may yet add millions to the $50,000,000 accredited to him.

GEORGE WILLIAM CHILDS.

GEORGE WILLIAM CHILDS was born in Baltimore in 1829. When only ten years old, he worked as an errand-boy for a bookseller during the vacations of his school in the summer months. At thirteen years of age he entered the United States Navy, in which service he remained for fifteen months. After leaving the navy he removed from Baltimore to Philadelphia, with no capital except his integrity and talents, and began his typical career as a shop-boy in a book-store. After four years of this apprenticeship to books and letters, he opened a small store of his own in the old *Ledger* building, at Third and Chestnut streets. Even at this early date, when a mere lad, without capital or any visible certainty for the future, he formed within himself a resolution to become one day the proprietor of the *Public Ledger*. He made no secret of his ambition, but said frequently to his familiar friends: "If I live I will become the owner of the *Public Ledger*." One distinguished literary man to whom he said this nine years before it came to pass, was the late Dr. R. Shelton Mackenzie. A career begun with such resolution reminds one of Benjamin Franklin, or to go farther back, of the famous Dick Whittington, "Lord Mayor of London," except that Whittington once turned back discouraged, whereas G. W. Childs needed no voice to bid "turn again," because he never wavered, never halted, and never doubted of his ultimate success. Before he had reached the age of twenty-one, he became a member of the Philadelphia publishing firm which afterward did so large a business under the firm-name of Childs & Peterson. The head of the old firm of R. E. Peterson & Co. discerned his great business capacity and sought his alliance. Mr. Childs was of especial value for his insight into the public

GEORGE W. CHILDS.

taste, and his judgment as to the works which it would surely pay to publish was never at fault. Among the works published by the firm under his discretion were "Peterson's Familiar Science," by his partner, which reached a circulation of 200,000 copies, "Kane's Arctic Explorations," for which the firm paid the author $70,000, and Allibone's "Dictionary of English and American Authors," a work of immense labor and research, which the author dedicated in grateful terms to Mr. Childs. While publishing books, he never forgot his ambitious purpose.

The *Public Ledger* was started as a penny paper in 1836. The first number appeared on the 25th of March, Lady day, of that year. It was a little sheet of fifteen by thirteen inches in size. For a quarter of a century its price remained the same as at the start. But the war came, and the price of everything was doubled, and as the material and the cost of living rose, so in the same ratio did the price of labor. It could only be published for a penny at a heavy loss to the publishers. Moreover, of the three original proprietors, one was dead, the second was interested chiefly in another enterprise, and the third was discouraged. He might well be so when the loss on each number issued was $480, and each week $3,000. So the *Public Ledger* was offered for sale. It required great faith and enterprise to stake one's capital, "and win or lose it all," upon a newspaper that was losing $150,000 dollars a year. But Mr. Childs was a man of destiny, and the hour of prophetic fulfilment had come. In vain did all his business friends endeavor to dissuade him. He bought the paper for a sum a little in excess of the annual loss.

The purchase was completed on December 5th, 1864. Within a week the new proprietor announced two necessary changes. The price of the paper was doubled and the advertising rate increased to meet the universal rise of values. At the end of a month, however, he encouraged additional subscribers and satisfied old ones, by making the cost of the *Ledger* ten cents per week. This was sound policy, and at once increased the circulation.

There is a tide in the affairs of newspapers, as of men, "which taken at the flood leads on to fortune." Mr. Childs had bought the *Ledger* in "the nick of time," as the saying is. To hesitate is to be lost in completing such purchases, but still more frequently it is loss to make them. Not one man in a thousand would ever run a newspaper successfully. One man, in his egotism, fancies that all the world must think upon all subjects as he does, and cannot conceive the possibility of his own judgment being fallible. Such a man is sure to fail. Other men there are who fancy that their own individuality and not the public interests are what their newspaper should pay most attention to. They too are sure to come to grief. Others, again, are wholly or partially wanting in the foresight, judgment, decisive action and administrative prudence necessary to the safe conduct of the daily paper. Others are as men "driven by the wind and tossed," who contradict in to-day's issue the opinion they put forth yesterday. The public see in the self-stultifying oracle a house divided against itself which cannot stand. The stewards fit for such a trust are "few and far between." Not one in a thousand, even of men otherwise shrewd and intelligent, is "sufficient for these things." Mr. Childs is one of the rare exceptions to the general incapacity for conducting a good and paying newspaper. Even of the great editors in this country not one in twenty could manage the business affairs of the paper he edits successfully. Mr. Childs has made the *Ledger* a welcome guest in every home in Philadelphia by rigorously excluding from its columns everything that sullies purity of mind or attacks personal reputations.

On June 20th, 1867, the Philadelphia *Public Ledger* took possession of its new building on the southwest corner of Sixth and Chestnut streets, which Mr. Childs had especially built for it, at a cost of half a million of dollars. This magnificent edifice, one of the finest in Philadelphia, was formally opened on the 20th of June, 1867, amid a great assemblage of representatives of all professions and callings. Three objects were impressed by Mr. Childs

upon Mr. J. McArthur, Jr., the architect, and Mr. R. J. Dobbins, the builder. First, to build a printing-office that would be as thoroughly adapted to its purpose as could possibly be built, irrespective of cost; second, to make it a comfortable, cheerful and healthy office for printers to work in; and, thirdly, to make it a monument of newspaper enterprise and an ornament to the city of Philadelphia. The opening was followed by a banquet at the Continental Hotel, at which speeches were made by Mayor McMichael, the Hon. Joseph R. Chandler, LL.D., the oldest editor present; Mayor Hoffman, of New York; General Meade, General Robeson, of New Jersey; Hon. James Brooks, of New York; J. J. Stewart, of Maryland; Paul B. Du Chaillu, the African explorer, Hon. William D. Kelley, Rev. Dr. John Hall, then of Dublin, now of Fifth avenue, New York; General Hiram Walbridge, of New York; George H. Stuart, of Philadelphia, and William V. McKean, of the *Ledger*. Mr. Stewart, of Maryland, who proposed the health of Mr. Childs, recalled, in the course of his remarks, that when he and Mr. Childs were boys, the latter had written to him that he meant to prove that a man could be both liberal and successful at the same time.

The *Public Ledger*, however, has not absorbed Mr. Childs' enterprise to the exclusion of other objects. In connection with his almost life-long friend, Anthony J. Drexel, the great banker, at Wayne, on the Pennsylvania Railroad line, they have founded a city analogous to that of the late A. T. Stewart at Garden City. Purchasing six hundred acres of land at Wayne Station for $240,000, they have divided the land into building-lots, of about an acre each, for the erection of cottages on improved principles of art, ranging in price from $2,000 to $8,000. The scheme is to dispose of the houses and lots upon payment of one-third of the cost, Messrs. Childs and Drexel advancing two-thirds, thus affording to persons in moderate circumstances an opportunity of securing suburban residences upon reasonable terms. From a score of novel designs prepared by their architects the purchaser makes his selection.

Upon the landscape gardening the firm have expended $100,000, upon the water supply over $50,000, and upon the general improvements of the new town $1,500,000 has been set apart by them. The distance of Wayne from Philadelphia is thirteen miles, and within two minutes' walk of the new station Mr. Childs has built the Bellevue Hotel, a Queen Anne structure with porches on every side which rise in tiers to the fourth floor.

Mr. Childs has been a great collector of rare and costly books, clocks, and articles of virtu. He has the writing-desk on which Lord Byron wrote "Don Juan" and others of his poems. His private office in the *Ledger* building partakes both of the Elizabethan and the Queen Anne style of decoration, having a large, open fire-place, which with the mantel-piece is exceedingly welcome to the eye from the sense of comfort it inspires as well as the exquisite beauty of its ornamentation. Heavily embossed paper, in imitation of Flemish stamped leather, covers the walls above the wainscoting, and the floor is of many-colored tiles. But what attracts the attention of the visitor chiefly is the number and magnificence of the clocks which he sees on every side of the apartment. Chimes and sonorous reverberations in many tones proclaim the flight of time from many of these time-pieces. On Mr. Childs' writing-desk stand three small clocks of curious workmanship, while above them, on the top, is a clock one foot high and ten inches broad, made with a lapis lazuli case worth more than its weight in solid gold. This is the most costly article in the room. Over the fire-place is a basso-relievo wherein a winged cupid is depicted bearing an hour-glass, while on the mantel above is a marble and bronze French clock, of beautiful design and exquisite finish, the works of which are so fine that it does not vary one minute in a year. It has a perpetual calendar attachment and cost more than $800. On either side of the mantel, under life-size pictures of Messrs. Childs and Drexel, are two clocks that mark two distinct periods of French history. One has a case of tortoise-shell, inlaid with bronze scroll-work, such as was the

fashion in the time of Louis Quatorze; the other is in the Rococo style of the time of Henri Quatre. The bronze case, nearly three feet high, is profusely decorated in the style of the renaissance of Italian architecture. Above a large ebony cabinet, filled with curios, stands an antique English clock, with a square ebony case. It is very plain and very old, the seconds being measured by a verge escapement, which was supplanted more than two hundred years ago by the pendulum. Another clock on the walls of Mr. Childs' office has a case of malachite ornamented with bronze. This is Russian work. It stands on a bracket of bronze and malachite made in America to Mr. Childs' order.

Beside all these, there are three hall clocks in the room, which Mr. Childs values highly. One, "The Convent Clock," as he calls it, came from an Austrian cloister, and is over 200 years old. Another, the "Klingenburg Clock," so named after its maker, John Klingenburg, of Amsterdam, was a present to Mr. Childs from General Grant, and is of great value. But more precious than both of these is the "Rittenhouse Clock," the workmanship of which excels any other clock in America. David Rittenhouse, a famous Philadelphian, after whom Rittenhouse Square was named, made this clock for Joseph Potts in 1767, and was paid $640 for it then, which would equal about $2,000 to-day, considering the increase of values. Lord Howe, during the British occupation of Philadelphia, offered 125 guineas for it. At a later date, a Spanish minister wishing to make a valuable present to his sovereign, offered $800 for it. It was purchased by Mr. Childs of the Barton family in October, 1879. The intricacy of its mechanism is really marvellous considering its age. It contains seventy-two wheels, with 5,685 teeth. It is worked by three weights, aggregating 100 pounds. It has a musical attachment, and a limited planetarium in miniature. On its face are six dials. The centre dial has four hands, indicating seconds, minutes, hours and days, the last being so set as to run perpetually, with due allowance to leap year. It also shows the phases of the moon. The second dial represents

accurately the movement of Venus, Jupiter, Mars, Mercury, and the earth around the sun, each of the planets being represented by a small gold ball. The rim of the dial is marked with the signs of the zodiac. The dial in the upper left-hand corner describes the moon's phases in its course around the earth. The lower left-hand corner dial shows Saturn slowly crawling along its twenty-nine-year course around the sun. Another astronomical feature of this clock is its sun-dial, which shows sun time, fast or slow, in comparison with mean meridian time. The movement of this dial is extremely intricate and rare; the sixth dial reveals a combination of chimes, which play at every quarter, half, and full hour; a hand is turned to one of ten numbers, and when the quarter point is reached, a peal of choral music is heard, lasting for a minute. A gentle push on a little knob on the dial procures a repetition, and the twenty tiny bells gush out their melodies.

It is said that $30,000 would not cover the cost of Mr. Childs' collection of clocks, including those at his residence on Twenty-second and Walnut streets, and his country residences at Wootten and Long Branch. In the library of his Philadelphia mansion is a clock that belonged to Prince Napoleon; while in the parlor, between the two front windows, stands the most costly parlor clock perhaps to be found in the world. It weighs two tons, and stands nine feet high, onyx and verde antique, forming a base two feet square and four feet high. On this pedestal poses a life-size figure in silver of a woman, her raised arm poising a circular pendulum, which works the machinery in the base. This clock has quite a history. It won the grand prize at the Paris Exhibition of 1867, when Le Grand Lockwood bought it, after a sharp bidding against the agent of the Emperor of Russia, and removed it to his palatial home in Norwalk, Connecticut, where it remained until his estate being squandered, it fell with all else beneath the hammer of the auctioneer. Mr. Childs started the bids at $1,000; an agent of A. T. Stewart bid $2,000; Mr. Childs bid $3,000; Stewart's man bid $4,000, and the clock was knocked down to Mr. Childs at $6,000.

The central window of this office contains a copy of the superb Milton shield, by Elkington, of London, supported on an easel made of two pikes, and a partisan from originals in the museum of the Louvre. There is also a fine statuette of Savonarola, and in the southern window a statuette of Piccarda De Donati. In the southwest part of the room, erected upon a pedestal, is a complete suit of French armor. Beautiful furniture, carpet, gas-fixtures, etc., and an array of costly presents from friends and corporations, make Mr. Childs' office at the *Ledger* a veritable and picturesque sanctum.

Even more than his private office at the *Ledger* does his library at his private residence in Philadelphia require a notice. In addition to 20,000 autographs and letters, the library comprises 5,000 of the most valuable books, and the original manuscripts of a sermon by Cotton Mather, Dickens' "Our Mutual Friend," part of one of Frederick Schiller's dramas, original letters of Samuel Pepys, Dr. Johnson, David Hume, Edmund Burke, Cowper, Boswell, Lord Eldon, George Canning, Sir James Mackintosh, Sir Walter Scott, William Wordsworth, Robert Burns, S. T. Coleridge, Southey, Lord Brougham, Macaulay, Hazlitt, Samuel Rogers, Rosene, Byron, Keats, Shelley, Leigh Hunt, Charles Lamb, Tennyson, Thackeray, Maria Edgeworth, Mary Russell Mitford, Letitia Landon, Eliza Cook, Lord Houghton, G. P. R. James, and many others. Mr. Childs is not merely a student and lover of books, but a lover of authors also. When Mr. S. C. Hall desired, several years ago, to place a monument over the remains of Leigh Hunt, in Kensal Green cemetery, Mr. Childs offered to bear the whole expense. Only a liberal contribution, however, was accepted from him. But, at his sole cost, with the consent of the Dean and Chapter of Westminster, Mr. Childs placed a beautiful stained glass window in the venerable Abbey, in commemoration of the two Christian poets, George Herbert and William Cowper. The late Dean Stanley, preaching in Philadelphia, on his last visit shortly before his death, said:

"There is in Westminster Abbey a window dear to American hearts, because erected by an honored citizen of Philadelphia." Mr. Childs was also the largest subscriber to the fund for placing a memorial window to Tom Moore in the parish church at Burnham, England.

The princely hospitality of Mr. Childs, as well as his noble benevolence, are known to all Americans, and to the many eminent travellers from foreign lands who have been his guests. Dinners to newsboys, banquets to the many hundreds of men and women in his employ, policies of life insurance given by him to their wives and children, as a security against the unknown hour of death, and even a cemetery-lot presented by him to the Philadelphia Typographical Society, tell the deeds and feelings of this public-spirited capitalist. Well might his employés thank him for his innumerable acts of generosity and courtesy, for his uniform justice, a justice always tempered with mercy, as well as for the palace he built for them to work in. At the dedication of the printers' burial-lot, the late chief-justice of Pennsylvania, who had himself begun life as a printer, said with as much truth as eloquence: "Some men pursue military glory, and expend their time and energies in the subjugation of nations. Cæsar and Napoleon I. may be named as types of this character. But the blood and tears which follow violence and wrong, maculate the pages of history on which their glory is recorded. Others erect splendid palaces for kingly residences, and costly temples and edifices for the promotion of education and religion, in accordance with their particular views. But views of education and religion change, buildings waste away, and whole cities like Herculaneum and Pompeii are buried in the earth. Others, again, win public regard by the construction of means of communication for the furtherance of commerce. The canals, railroads, and telegraphs are glorious specimens of their useful exertions for the public good. But the marts of commerce change. Tyre and Sidon, and Venice are no longer commercial centres. The shores of the Pacific are even now starting in a

race against the great commercial emporium of our continent. But Mr. Childs has planted himself in the human heart, and he will have his habitation there while man shall live upon earth. He has laid the foundation of his monument upon universal benevolence. Its superstructure is composed of good and noble deeds. Its spire is the love of God, which ascends to heaven. Such a monument is indeed

> "'A pyramid so wide and high
> That Cheops stands in envy by.'

"I have not enumerated the numerous private charities of Mr. Childs. The magnificent building which he erected for the *Ledger* at a cost of half a million of dollars, as a newspaper establishment, is unparalleled in the world; and he could not erect this building without providing that the press-room, composing-room and reporters' room, and every other room where his employés were engaged, should be carefully warmed, ventilated and lighted, so that they should be comfortable in their employment, and enjoy good health in their industry. Even the outside corners of his splendid building could not be constructed without bringing to the large heart of Mr. Childs the wants of the weary wayfarer on a hot summer day. Therefore it was that each corner is provided with a marble fountain, to furnish a cup of cold water to every one who is thirsty. Mr. Childs provides for the health of the employés during life. He has introduced bath-rooms into various parts of the building for the use of the workingmen, who avail themselves freely of the privilege afforded them. He secures an insurance on their lives for the benefit of their families after death, and even then he does not desert them; he provides a beautiful and magnificent burial-lot for the repose of their lifeless bodies. Such a man surely deserves the love and gratitude of his fellow-creatures on earth, and the blessings of his Creator in the world to come."

But if no private charities or public acts of philanthropy had

made the name of George William Childs familiar to every Christian household in the world, the unique fact that he has, contrary to all the calculations of worldly financiers and the predictions of worldly reasoners, shown the possibility of making a daily newspaper both pure in its morality and immense in its circulation, would place him among the greatest of the successful men of the age. There is not a line in the *Ledger* which could bring a blush to the cheek of female purity or set the mind of a child upon the track of pernicious inquiry. Every morning as the sun rises upon the good old city of Philadelphia, it is a cheering reflection to those who love things "pure and honest, and of good report," to know that in almost every home, and in almost every hand, and read by almost every eye in that vast community is a newspaper which carries not pollution but purity and healing with it, as it disseminates the news from every quarter of the globe.

PETER COOPER.

PETER COOPER.

THE name of Peter Cooper has been spread abroad as widely as the knowledge of philanthropic deeds can be conveyed, through the aid of steam and electricity; two elements with which he was personally identified. Commencing life with as little prospect of "achieving greatness" as any youth in the small city of New York in the year 1791, he gradually worked his way up to the very best kind of eminence—the eminence of a model life from childhood to old age, without a serious flaw of any kind; wealth attained by solid work, industry and integrity, and expended in the effort to benefit and elevate, intellectually and morally, his fellow-men. Such lives are rare everywhere, and particularly praiseworthy when all this has been accomplished in spite of untoward circumstances; not only without the natural aid of parent or special friends, but with the drag anchor of an impecunious father, whose needs were for many years always ready to absorb all the money that the lad Peter could earn by the most laborious kind of work. Without education, too: all the schooling little Peter received was between his seventh and eighth year, when he went on alternate days to school, a brother going to fill his place on the other school-days. This was equivalent to about two quarters schooling, and that before he was eight years old!

The father of Peter Cooper was not without a certain kind of capacity; he could do many things, but he was "unstable as water," and therefore could never succeed thoroughly well in anything he undertook, and his restless nature would not permit him to rest even when the prospect brightened; then his hopes grew larger than the possibilities of the case, and he must leave a certainty to strike out for something new. The elder Cooper was twice

married, but the second wife, the mother of Peter, had a hard time following the wanderings of her husband; she belonged to a very respectable family named Campbell; her father, John Campbell, was in the revolutionary army as deputy quartermaster-general, and had greatly reduced his fortune in the service of his country; he was subsequently an alderman in the city of New York; his daughter, Mrs. Cooper, had been educated among the Moravians of Pennsylvania, and was fully capable of assisting in the education of Peter, had not eight other children, constant household cares and continued changes of residence, absorbed all her time and strength; yet doubtless she took some occasions to supplement the very limited opportunities of her son, who bore the distinction in the family of being named in honor of the Apostle Peter; the father having had in a dream or vision, as he thought, some supernatural indication that the child should be so named; the natural conclusion being that he would "come to something." Perhaps the mother "hid these things in her heart," as another mother once did centuries before, and watched over the little Peter with what special love and care the circumstances afforded—let us hope so at least, for the father seems to have forgotten his vision. The elder Cooper had been in the army and had attained the rank of lieutenant, but at the time his son Peter was born he was residing in Little Dock street—since incorporated with and called Water street. Here he kept a small hat-store, making the hats himself.

When Peter was three years old the family removed "away uptown," to the corner of Broadway and Duane street—then called Varley street. Here little Peter commenced to work, when only eight years old, being regularly employed in the workroom cutting the fur off of some skins, and pulling the hair off of rabbit skins, to help form the pulp of which the hats were made; the other children of the family who were old enough (Peter was the fifth) being also employed in the business. Here the hat-making prospered fairly well, but Mr. Cooper was not content: he wanted to get into the country. Peekskill, on the Hudson, was then much

in vogue; it was thought to be a very growing place, so one fine morning Mr. Cooper sold out the business on Broadway to his eldest son—Peter's half-brother, and removed to Peekskill, buying out a place there, but not having sufficient cash, gave his note for £100, a very large indebtedness for a man in his circumstances. Here he started a hat factory and also opened a country store, both of which were tolerably successful for a time.

When Peter was seventeen he decided to take his future into his own hands, and came alone to New York to seek for an opportunity. His main thought then was to start a brewery in which he would make stronger and better ale than any other manufacturer, believing Americans would rather pay more for a superior article. But he could find no one to advance the necessary capital, and not having either the means or the desire to remain in the city unemployed, he within a few days apprenticed himself to a coachmaker to learn the business. He agreed to remain with Messrs. Burtis & Woodward, whose shop was located on the northeast corner of Broadway and Chamber street, the site of A. T. Stewart's down-town store, for four years, receiving as compensation only his board and $25 a year with which to buy clothes. And he thought he had made a good bargain. In one sense he was much better off than if he had remained with his father in Newburg; at home his work was never done; here, at least after his regular hours of labor, he was free to use his time as he chose.

How he stood in the estimation of his employers may be judged from the fact, that at the close of his apprenticeship they not only expressed their satisfaction with the amount and quality of the work he had done for them, but offered to build him a shop and start him in the same business, giving him his own time in which to repay the outlay. Few young men would have been able to resist such a flattering offer; but Peter Cooper had seen too much of the miserable slavery of the debtor to care to burden his young life with so great an obligation. Thanking them for their kindness,

he bade them farewell, and, with his wardrobe in a bundle and a small sum in his pocket, he started off to Hempstead, Long Island, where he had an older brother; not very clear in his mind what he should do, but not particularly caring to continue coach-making. He was not limited to that. He could make hats, beer and bricks as well as coaches, and the world was all before him. It is certain he would not remain idle long. In Hempstead he found a man who was engaged in making machines for shearing cloth, then a considerable industry in the State of New York, much wool being raised and home-spun cloth being made here. With this party he engaged to go to work at $1.50 a day, which was then considered high wages. Here he continued for three years, during which time he married, his wife being Miss Sarah Bedel, of Hempstead. This was in 1813, and Peter Cooper was just twenty-two years of age. This was a step that he never had cause to regret; indeed, he was very free to admit that to her good counsels, sympathy and encouragement he attributed much of his great success in after life; "she was," he was accustomed to say, "the day-star, the solace and inspiration of my life." Mr. and Mrs. Cooper lived together thus happily fifty-six years, she dying on the anniversary of her wedding-day, in the seventy-seventh year of her age, in December, 1869. Having been long attendants on the ministry of the late Dr. Bellows, the veteran pastor of the Unitarian church in Fourth avenue, the latter said on the occasion of her funeral sermon: "It was impossible to be false, artificial, pretentious in her sincere and simple presence; and how full and steady and strong the love she gave and drew towards her! To-day, the fifty-sixth anniversary of her wedding, her honored husband could testify that age had done nothing to the last to weaken the fervor; nay, hardly to diminish the romance of the union, which has been blessed with unbroken peace, with uninterrupted confidence, with steady delight in each other's companionship." It is certainly pleasant to know that in the happy conditions of his married life Mr. Cooper received some compen-

sation for the defrauded childhood, the poor and meagre boyhood, the laborious cares of his early youth.

Peter Cooper had already made many changes of occupation, as his father had done, but there was an essential difference between them; the elder Cooper left a fairly good business for another without sufficient reason, and continued in a failing business long after he should have quit. Peter continued in whatever he was engaged in as long as it paid; when it showed symptoms of becoming unremunerative, he promptly turned his attention to something else. Not foreseeing the failure of the machine business when he settled in Hempstead, he had bought a house and lot, expecting to make that his permanent home; when the demand ceased he opened a store for the sale of cabinet furniture; made and sold that for a year; then concluded to return to New York; sold out his house, shop and land and opened a grocery-store on the corner of Rivington street and the Bowery. The next year he bought out an unexpired lease, for nineteen years, on several lots of land, on part of which the Bible House now stands, on the old Boston road, or Third avenue; there were some frame-houses upon it, and he removed his grocery-store into one of these and let the others at good rents. At this time there was a glue manufactory for sale on the old Middle road, or Fourth avenue; it had never been very profitable to the proprietor, but Peter Cooper thought he could manage it better. He bought it out for $2,000 cash down, with a lease of twenty-one years, with all the stock and fixtures. The most of the glue then used in this country (1821) was imported from Ireland; but no sooner had Mr. Cooper taken hold of the concern than he immensely improved the quality and reduced the price two-thirds below that of the imported article, so that he soon commanded the entire domestic trade. By degrees he added the manufacture of other articles, as whiting, prepared chalk, isinglass, oil, etc., very successfully competing with either foreign or native producers. In the one article of isinglass he realized immense profits. Previous to his time that article had been

almost exclusively imported from Russia, and was sold at four dollars a pound; Mr. Cooper was able to sell the best quality at seventy-five cents a pound, and, it is needless to say, drove the former out of the market. He obtained much of his material for making glue from Henry Astor's butcher shop in the Bowery. Henry Astor was brother of the late John Jacob. The factory was continued on the original site until the expiration of the lease; when Mr. Cooper bought some ten or twelve acres of land in Maspeth, Long Island, where he built a large factory, employing many hands. For many years he had run the factory in New York with very little help. He was at his business early and late, lighting his own fires, laying out the work, keeping his own books; then driving down town to his office in Burling slip, and making sales per sample, he was at little expense, and, before he was forty years old, was a rich man, as riches were counted in those days. The factory at Maspeth was burned down only one year after its erection, the loss being estimated at $40,000, and was not insured. Not an instant was lost in clearing the ground and rebuilding on an enlarged and improved scale; and this building still stands, with later additions, the work being still carried on by Mr. Cooper's successors.

Peter Cooper, up to the time that he established this business, which was the foundation of his large fortune, had never lost anything in all his changes of occupation—nine in six years! he had made all pay, each one better than the last. His first absolute loss was through the fire, but he was then in a position not to be crippled by such an accident. He was, though a very "mild-mannered gentleman," not often imposed upon in business transactions. The nearest to such an adventure happened about 1828, when two plausible speculators induced him to go into the purchase of a large tract of land in Baltimore; there were 3,000 acres, within the city limits, and lying along the shore a distance of three miles, starting from Fells' Point dock. Having paid his portion of the purchase-money, $150,000, he found the two impe-

cunious gentlemen could not raise theirs, and not wishing complications with them, he gave them $10,000 to withdraw their claims, with which plunder they took themselves off, well satisfied. This land at first proved to be something of a "white elephant" in Mr. Cooper's hands. The land-boom had been started under a false impression that the Baltimore and Ohio Railroad was an assured success, and would be very early completed; this was very far from being the case. This road was started under peculiar conditions, the incorporators having put out five dollar shares, with the idea of popularizing it. But the engineers encountered many difficulties, and at the end of the first year it was found that the construction expenses had increased beyond the value of the subscription list. Formidable obstacles, in the shape of steep grades and sharp curves, had discouraged both engineers and stockholders; many of the most sanguine had begun to fear that the road would never be completed, and that no locomotive could be made to turn those sharp curves safely.

Now the value of Mr. Cooper's land depended almost entirely upon the completion of this road, so he made it his first business to convince the directors that their fears were groundless, and he did this in the most practical way possible. Always of an inventive turn of mind, he now applied all his energies to the construction of an engine which should overcome the difficulties. This he accomplished entirely on his own plan, and at his own expense. To be sure, it was a small affair compared with one of the modern locomotives of the Baltimore and Ohio Railroad, but it was only meant to exhibit the principle upon which others should be built. The whole affair did not weigh perhaps over a ton, with wheels about two feet in diameter, with cylinders of three and a half inches; the boiler, instead of lying horizontal, was placed vertically, and was about the size of those now attached to kitchen ranges. When all was ready, Mr. Cooper persuaded thirty-six stockholders, including the Mayor of Baltimore, to get into an open box-car to make a trial trip; six other persons were packed upon the engine,

which also carried wood and water. The only completed portion of the road was from Point of Rocks, Baltimore, to Ellicott's mills, a distance of thirteen miles. Mr. Cooper acted as engineer, and the outward trip was made in one hour and twelve minutes. Mr. Cooper had solved the problem—the road was saved, and the value of Peter Cooper's land greatly increased—not in immediate revenue, but in prospective value.

The Baltimore and Ohio Railroad problem being thus off his hands, Mr. Cooper turned his attention to his 3,000 acres of land. Much of this was in wood, and every year large quantities of trees were cut down by trespassers, and the wood stolen. The site appearing favorable, Mr. Cooper determined to establish iron-works on the place, burning the wood for charcoal for his furnaces.

Subsequently Mr. Cooper sold off his Baltimore property to a combination of Boston capitalists for $90,000, agreeing to take part of the purchase-money in shares of the stock, which these gentlemen, under the name of the "Canton Iron Company," proposed to issue, the par value of this stock being $100. Mr. Cooper took a large quantity at $45. By some means this stock was "bulled" in the market until it rose to $230, when Peter Cooper unloaded, pocketing immense profits. Afterwards he started iron-works in New York on a large scale; also ran a wire factory in Trenton, New Jersey, and erected blast-furnaces at Andover and Phillipsburg in that State. He next established rolling and planing-mills, wire-works, mining and blast-furnaces in various parts of Pennsylvania; but with all these various interests, which would have distracted the brain of any common man, he kept on serenely with his Long Island glue-factory; the profits from all these works rolling into his coffers in very satisfactory streams.

First and last, Mr. Cooper has been engaged in perhaps as many different kinds of business as any of our successful men, making almost everything from a brick to a locomotive. Not a few people imagine that all his money has been made in "glue," but this is a great mistake. There have been times when he employed as

many as 2,500 men, and of all these, as he used to say, "he never owed one an hour after his work was done." There were never any "strikes" under his administration. He never asked accommodations of the banks, but paid cash right along, through all his transactions with employés and others. In addition to his many branches of business, he still found leisure time in which to experiment in mechanics, chemicals, etc. He was an inventor by nature and practice. In his father's business, he had made various minor improvements as a mere boy; in his overwork at coach-making he had struck out novel ideas in carving; he made an improvement, which was patented, in the cloth-shearing machines which he found in use; and perhaps not the least interesting invention was a self-rocking cradle, combining the valuable features of a fly-repeller and a musical box. This ingenious affair was made in self-defence, as he was in his early married life often called upon to "rock the cradle," while his young wife prepared their meals with her own hands. We might mention the improved coal-kilns, and the locomotive which he made in Baltimore. But perhaps quite as much a novelty as any of these was his experiment in tractile forces with an endless chain, the principle being the same which is now used to propel the cars on the great East River Bridge. The idea was first evolved in Mr. Cooper's mind in connection with its possible use on the Erie canal, shortly before the waters of Lake Erie were let into "Governor Clinton's big ditch," as the opponents of the work were pleased to call this great water highway. Mr. Cooper was persuaded that the most economical mode of traction for the canal-boats would be by the endless chain plan; and being always practical in his arguments, he caused to be made an iron chain two miles long. Then he drove posts into the East river near the shore, starting at Eighth street, and continuing at intervals for one mile northward. Next he rigged a water-wheel, and getting ready a boat, made his connections, and having invited Governor Clinton, Hamilton Fish, and some other gentlemen to witness the experiment, and accompany him, the

chain was set in motion, and so well did it operate, that the boat was drawn back and forth with wonderful speed and in perfect safety, the two miles being made in eleven minutes. For this apparatus Mr. Cooper received a patent, and when the President of the Camden and Amboy Canal Company, a few years ago, hit upon the same idea, and believing he had made an original discovery, entered his application at the Patent Office, he was as much surprised as disappointed to find that a patent for the same thing had been issued to one "Peter Cooper, of the city of New York," half a century before.

Mr. Cooper afterwards applied the "endless chain principle" on a short railway, where loaded cars were moved on a double track, one over the other. During the struggle of the Greeks against Turkey in 1824–5, Mr. Cooper made a torpedo-boat, which he intended to send to the revolutionists, but this was unfortunately burned. Many other inventions might be named, but Mr. Cooper's fame did not rest on these things, and we pass to matters of more interest.

When the new science of telegraphy was introduced by Professor Morse, Mr. Cooper was among the first to see its significance, and to hail its advent among the new forces put into the hands of man for the control of nature. Particularly did the vast scheme undertaken by Cyrus W. Field for tying together the eastern and western hemispheres chain his interest, and his entire and untiring sympathy. It was at his house that many of the preliminary conferences were held, and he was the first president, though the association was organized in Mr. Field's house in Gramercy Park; but so great was Mr. Cooper's interest in the success of the Atlantic cable, that he personally accompanied the party which was to lay the connecting cable across the Bay of St. Lawrence. It was, we believe, the only time that Peter Cooper ever stood upon foreign soil. Starting from Cape Bay, the party proceeded to join the steamer on which was the cable. It was quite a gala-day; the vessel was dressed with American and Brit-

ish flags. The scientists, including Professor Morse, and the irrepressible Cyrus W. Field, were jubilant over this inauguration of the grand enterprise; the spectators and even the crew were elated with the novelty and excitement of the occasion, and doubtless all would have gone well, had it not been for the clumsy perversity of the captain of the towing steamer. He belonged to the unbelieving fraternity; had no faith in submarine telegraphs, and thought the gentlemen engaged in the business "a pack of lunatics."

If ever Peter Cooper allowed a righteous indignation to get the better of his forbearance and charity, it was when speaking of this affair. He said that the captain of the towboat first stupidly ran his boat so as to come in violent collision with the cable steamer, tearing away her quarter rail and shrouds, and then carried her out of the harbor with such force that the cable broke and had to be cut and respliced, causing a delay of several hours, the captain of the towboat going off while the repairs were being made. On signaling him to return and take the ship on her course, he got the towing-line tangled in her wheel, and it had to be cut; and the simple act of cutting was done so awkwardly that the line in its rebound swung around the anchor of the cable steamship, causing its loss, and putting the vessel and party on board in great peril, as a storm just then unfortunately arose, and the vessel was drifting fast towards a reef of rocks; the towboat, however, came up in time to prevent this last disaster. Then the business of laying the cable across the gulf commenced; but, by some unexplained mismanagement, the wire became tangled and the vessel could not proceed; the cable had to be cut, and was dropped into the sea, at a loss of $300,000 to the company. Another steamer was subsequently sent to recover this cable, and when it was picked up the mystery of its loss was explained. Though the vessel had only made a distance of nine miles from land, the towing captain had paid out twenty-four miles of cable! Certainly, if he had been in the pay of the enemies of the cable company he could not have served them better.

Mr. Cooper was one of those few men in New York who held steadfastly to his faith in the ultimate success of the Atlantic cable through evil as well as good report, and was always ready to back his faith with his money. At one time, when the Bank of Newfoundland refused to honor the paper of the company, he paid at once the required sum of $20,000; nor was this the only twenty thousand that he paid to help the enterprise out of difficulties, besides numerous smaller sums. In fact, for fourteen years his checks were always ready for this grand object.

Peter Cooper has been identified with so many interests in New York and elsewhere that, if the great work of his life, as recognized by the people, were omitted, he would still have had one of the fullest and best records of any contemporary citizen; but, in the conception and execution of the *Cooper Union*, he has placed the crown upon all of his other beneficences and charities—because that is permanent and self-perpetuating. How did Mr. Cooper, who had no school education himself, come to think of this noble institution? It appears that one of his friends and colleagues in the Board of Aldermen, Mr. Rogers, went to Europe on a visit, and had been much struck with what he had seen and learned of the famous Polytechnic in Paris, and on his return told Mr. Cooper all he knew about it, adding that "there were many young men attending the school, with scarcely any means, who actually lived on a crust of bread daily for the sake of pursuing their studies there." This incident occurred when he was making money fast, though not yet rich, but the thought about the Polytechnic took deep root, and he said to himself, "If ever I am able I will establish such a school in New York—free for those unable to pay." For thirty years this idea germinated and expanded within him. How often, indeed, had he felt the need of technical instruction himself! But no one had founded a free school for him, and he had to scramble on through all his early life, learning through his eyes and ears, by conversation with manufacturers and workmen, with merchants and miners, reading

as he had time, remembering everything and putting so much acquired information to practical use that he was sure never to forget what he learned. How many self-made men, who have acquired fortunes, have said, when urged to give something for educational institutions, "I've got along very well without an education; let others do the same!" Not so Peter Cooper; no matter how bravely he overcame the deficiencies, he knew that he could have saved himself many long, weary hours of labor, which proved useless or superfluous, if he had enjoyed some previous instruction in mechanics, chemistry and other scientific studies; but the toils he had undergone only made him more pitiful for his fellow-men; his own remarkable success did not harden him, as great wealth does many persons; instead of scorning the weak he sought to help them over the hard places, and thus feeling, the thought of a great free institution of instruction assumed greater importance in his mind. But it was not until 1854 that the plan was matured, drawings made, land cleared and the actual work commenced; most of the land had indeed been bought long previously, but at this period all that was needed had been purchased. The plot of ground on which the "Cooper Union" building stands is located at the head of the Bowery, between Third and Fourth avenues; it has a frontage of ninety feet, the rear being one hundred and forty-six feet, and the sides respectively one hundred and sixty-five and one hundred and ninety-five feet, composing an irregular quadrangle. The first estimate of the cost, exclusive of land, was $350,000, but, before it was completed, it had cost $700,000. The precise object that Mr. Cooper had in view, in its erection and endowment, is thus concisely stated by the founder in a document which was placed under the corner-stone of the building.

"The great object that I desire to accomplish by the erection of this institution is to open the avenues of scientific knowledge to the youth of our city and country, and so unfold the volume of nature, that the young may see the beauties of creation, enjoy its

blessings and learn to love the Author, from whom cometh every good and perfect gift."

So simply, piously and intelligently did Peter Cooper commence the great work which is to hand his name down to a grateful succession of unknown and yet unborn beneficiaries.

In politics Mr. Cooper was a Democrat and served as alderman for many years. In the latter part of his life he espoused what is known as the "Greenback" party; for many years he was a sachem of Tammany Hall, when that organization was in purer and more patriotic hands than at present. In 1849, while its presiding officer, he made an address eloquently advocating strict honesty in the management of municipal affairs. Later, when he saw that the organization was given over to the "one-man rule" system, and selfish ends took the place of patriotic action, he withdrew from the association. Peter Cooper could tolerate no crooked ways, nor be a party to bargains where principles were sacrificed to profit. He held peculiar views upon the currency question—views which have not been indorsed by any eminent statesmen or any large political party, but which he had studied out for himself and upheld with perfect sincerity and unselfishness, for they could bring him no special honor among political economists or practical legislators; but a small party, known as the "Greenbackers," took him up as their Presidential candidate in the campaign of 1876, and the convention of the "National Independent or Greenback Party," meeting at Indianapolis, on the 17th of May of the Centennial year, nominated him for the highest office in the land. At first Mr. Cooper declined to accept the nomination, but was afterwards induced to do so by the continued solicitation of his friends. The party polled but a very small vote, as was to be expected.

The failure of the Greenback party was in no way due to the character of its candidate, but to the impracticability of its theories: it would have failed with any possible nominee. In fact, with all his other fine qualities and great capacities, it derogates nothing

from the value of Mr. Cooper's character to frankly admit that he was not a statesman, or could ever have made even a successful politician.

On the occasion of Mr. Cooper's ninety-second and last birthday celebration, there was an increased ovation prepared by his friends, and he took that occasion to present to each of his callers and guests a copy of his latest work, a book entitled "Ideas for a Science of Good Government;" it contained his opinions on the tariff, finance, civil service, the organization of labor, and such like subjects. He was very fond of getting his thoughts before the public in printed form, and many *brochures* bearing his name have been issued by the press, which sometimes included speeches and addresses made on public occasions.

Among the many other services rendered to the city of his birth by the great philanthropist, was the aid which he gave in its greatest need to the American Geographical Society. For ten years, from 1865 to 1875, he was almost its only reliable support. This fact, of which there had been no previous publicity, was stated at a meeting of the society, held in Chickering Hall, in honor of his memory shortly after his decease. As a token of gratitude the society have ordered a life-size portrait of their colleague and benefactor to be painted and placed in the rooms. Though not a scientist in the modern acceptation of the word, Mr. Cooper was ever alive to the interests of science; and to this influence may be attributed the establishment of that eminently valuable department, the Bureau of Vital Statistics.

Mr. Cooper's long life is partly to be attributed, no doubt, to his good habits, even temperament, and constant occupation, and also, we may add, the natural pleasure which he constantly experienced in seeing others made happy through his means. He did not appear to be, in his childhood, as strong as the average boy, and there is little doubt but that he was over-worked in his early youth; but when he became master of his own time, he seems to have known how to mingle hard work and study, routine duties

and inventive experiments in such a way as to secure the best physical results; and though for many years he had a great variety of business on his hands, he had such firm grasp of the whole, and possessed that essential self-poise and confidence in his own ability that he never became nervous and fretful as do many persons under similar circumstances. Then, too, in eating and drinking he exercised becoming moderation, yet he was not an ascetic or fanatic; he knew how to use the good things of life without abusing them. He was not a "total abstinence" man; he had never felt the need of resorting to such extreme measures in the regulation of his own life. He was, however, a member of the Business Men's Moderation Society, and was ever anxious to promote the cause of true sobriety.

It is said by those who know the interior workings of the Cooper method, that when the late philanthropist was disposed to make an important gift of any kind, as in the building endowment, and subsequent gifts to the Cooper Institute, that he was in the habit of consulting and procuring the approval of his wife and other adult members of his family, so that he should be assured that his action would cause no unpleasant feelings or regrets among those who might properly expect to be his heirs. If this was so, as we believe it was, it showed an unusual wisdom, and was a course calculated, above all others, to secure for himself a peaceful and happy old age; and it is pleasant to know that his son, Mr. Edward Cooper, ex-Mayor of New York, and his son-in-law and daughter, Mr. and Mrs. Abram S. Hewitt, as well as his wife, when alive, heartily sympathized with and participated in his interest with all that concerned the Cooper Union. Whether they always coincided in his views and modes as to minor charities is not so important. Some of these modes were as unconventional as was that of the divine Nazarene who sent out into the highways and hedges to collect his guests.

During the "hard times" of the winters from 1874 to 1877, there was great suffering among the unemployed poor; there was

never at any previous time in the United States so many people unable to obtain work who were willing to do it. During these winters the venerable Peter Cooper sat in his comfortable residence at No. 9 Lexington avenue, in his combined library and office on the ground-floor, and on the table before him was piled, on one side, heaps of silver half dollars, on the other side packages of one dollar bills, and from three o'clock in the afternoon until half-past six he distributed this money to any and every poor person who asked for it. He did not question them and torment them with suspicions; he did not ask if they were "worthy." If they were poor enough to need a dollar and to come for it, they received it with a benevolent smile and went their way, blessing in their hearts, if not in profuse words, the generous giver. Occasionally if a case was presented which seemed peculiar or particularly needy, or where ill-health was obvious, the address of the applicant was taken and further assistance rendered. Mr. Cooper was wont to say, that the poor members of churches and other "worthy" persons would be looked after by organized societies; *his largess* was to a certain extent indiscriminate, and it was the sufferer's need rather than his worth which excited his compassion—those whom no one else would help came to him. On some days as much as $200 was given away in this manner. In one week there was $1,500 thus disposed of.

Mr. Cooper died on Wednesday, the 4th of April, 1883. In February of the same year he had celebrated his ninety-second birthday anniversary. The immediate cause of his death was exhaustion from several heavy colds contracted during the winter, the last being complicated with pneumonia, yet he was only confined to his bed for a little over twenty-four hours, and a week previously had been down-town to the office of "Cooper, Hewitt & Co.," Burling slip, and the Saturday previous had driven to Cooper Institute, where he remained a long time overseeing some repairs being made there. Of his immediate family Mr. Cooper left but one son, Edward, and one daughter, Sarah Amelia

(Hewitt), who have respectively five and six children. Mr. Cooper had lost four children in infancy. By his will, after bequeathing an additional $100,000 for the uses of the Cooper Union, he divides the rest of his property equally between his two children, subject to many legacies to relatives and connections by marriage, not forgetting his household servants and certain old employés. Like all the rest of his life his will was reasonable and satisfactory to all who had any right to have an opinion on the subject.

As the news of Mr. Cooper's death was spread abroad through the city there was universal recognition as of a general loss; flags began to rise half-mast high; institutions with which he was connected closed their doors; the classes in Cooper Institute suspended their work, teachers and pupils being too much affected to continue; stores broke out into mourning; private houses were seen with crape-draped pictures of Peter Cooper in their windows, and every symptom of respect and sympathy was as spontaneous as universal. The funeral was held (after private service at the house) in the Unitarian church on Fourth avenue and Twentieth street, of which the late Dr. Bellows had been for many years the pastor. It was here that Mr. Cooper had attended service ever since the church was built. The crowd which gathered about the edifice was immense, and a cordon of police was found necessary to keep the street from becoming blocked. This was a real and not a mock funeral.

Peter Cooper was an extraordinary man; the first marvel of his life is the great variety of occupations which he undertook, and which he succeeded in, without any visible means of acquiring any specific knowledge about them. The earlier trades he learned more or less perfectly from his father and the foreman of the coach factory, but where did he learn to make cloth-shearing machines? upon which work he commenced as a journeyman, at good wages, immediately after completing his apprenticeship at coach-making. Where did he get his information how to make

better glue, isinglass, etc., etc., than others had made? and yet he conducted this business himself for years; how did he know how to build kilns for making charcoal for locomotives to save a moribund railroad? How could he venture on the manufacture of iron, who had never been taught the trade? or cabinet furniture? as he did on Long Island. How few persons could open a grocery store and make it pay from the start who had never been brought up in the business? how many lads could make a shoemaker's last and then make a wearable shoe upon it who had never been taught either art? or a machine for mortising hubs? when they were only learning the old style already in use. If in early life this man had been to a German "*real schule*," a Stevens Technical Institute, or a *Cooper Union*, we might understand how he might get an insight into many trades and acquire general ideas upon mechanics, chemicals, water-power, and so forth; but the mystery deepens when we consider that he received all his schooling between his seventh and eighth year—about six months in all, barely time to learn to read. What industry he must have exercised in after life to make up this sad deficiency! what acuteness in observing! what self-denial in cutting himself off from all the ordinary pleasures of youth!

Mr. Cooper has himself said that he attributed his success mainly to the fact that he always rendered a full equivalent for every dollar received; another reason, we think, may be added, namely, that he always paid cash and paid promptly all whom he employed, and was never morose or over-exacting. He was self-helpful; for the first half of his life he never hired any one to do for him what he could do for himself; he worked steadily upward and onward, showing no nervous desire to get into aristocratic circles, but as he grew in years and knowledge he naturally acquired the manners of good society and took his place—the place which acquired wealth had given him, without ostentation, but without any false modesty; he grew old gracefully, and he grew rich without assuming any of the airs of the parvenu.

JUDAH TOURO.

THE Israelite without guile was Judah Touro, whose memory is treasured not only in New Orleans, where he left so many public memorials of his benevolence, but in other parts of the country and in foreign lands, where his great generosity was enjoyed. He was first a philanthropist and then a Hebrew; first a man and then a sectarian. His great love-nature was diverted from domestic ties, for he had neither wife nor child; and after he had reached manhood neither kith nor kin found expression in a broad humanitarian affection that included all his kind. A sweet reasonableness characterized his life; gentleness and patience were his attributes, and his loving devotion to good works attested the nobility of his mind. From his earliest years he was rich in the inheritance of a generous disposition, and but for his singleness of purpose, his instinctive love of work—in other words, his industry—he would not have acquired the fortune that he did, since he gave with a liberal hand from the moment that he possessed means of his own. In order to give he denied himself, living, at the beginning of his career as he lived to the close, a life of severe simplicity and priestly purity.

His heart was larger than sects, and greater than mankind. He loved all men; sought to serve the world, and gave his life to the gratification of this desire. He was a phenomenal character in New Orleans at the beginning of the century, when he went there from New England to begin his career. He was a phenomenal character when he died there, in 1854, having passed through half a century of time without incurring resentment or encountering enmity. This, of itself, is evidence of rare qualities of mind and heart, and, taken in connection with the fact that he

JUDAH TOURO.

was all the time amassing money and died a millionaire, an idea of his personality may be had. The story of his life is therefore worth the hearing, and more than worth the telling.

Judah Touro was the son of a highly educated and cultured Hebrew, born in Holland, and whose parents were wealthy, and who gave their child every advantage. They furthermore gave him, which was of more value to him, a fine constitution, a good disposition, and an early childhood of sunny memories. The domestic life of the Hebrew people is a credit to them, and the men and women of the race owe more of their happiness to this fact than to any other. Isaac Touro was the son of a happy home, and when he went forth from that home it was with no half-formed ideas of life and its duties. Reared religiously, he was a devoted Hebrew, and when he came from Holland to America, and settled at Newport, R. I., it was to officiate as priest in the synagogue of Yeshuat Israel, in that pleasant sea-side city, in the year 1762, where he married into an excellent family. His wife was the sister of Michael Moses Hays, one of the leading men of Newport, and she bore him three children, ere the Jewish congregation was scattered by the British army, which devastated the coast, compelling the Rabbi and his family to seek refuge in Kingston, Jamaica. Of these children, Judah, the eldest, born at the very hour, in 1776, when the pealing artillery declared American Independence, was only seven years of age when the death of his father, penniless and far from the home of his adoption, threw the little family upon the kindness of his mother's brother. The four were received into Mr. Hayes' family, but the mother soon followed her husband into the grave, leaving all three to the care of the best and kindest of uncles. By him they were reared carefully in habits of integrity and industry. The younger brother and sister died soon after Judah reached manhood, and the subject of our sketch alone remained of all the name.

From the counting-room of Mr. Hays, Judah Touro was sent as supercargo with a costly shipment of goods to the trading ports

of the Mediterranean. On this voyage the ship had a fierce encounter with a French privateer, from which it came off conqueror, and the young merchant returned only to embark in 1801 for the city of New Orleans, which was to be his future home. This young Spanish city was then in its infancy, and Mr. Touro was destined to grow up with its growth and wealth. Opening a store of "notions" on St. Louis street, he embarked in trade on his own account. Clear, cool-headed, of unquestioning integrity, competent and faithful to fulfil every undertaking, it took but little time for Mr. Touro to win the respect of all business men. Shippers from the North were only too glad to bring him their cargoes; which he never risked by speculation. Here he early formed the strongest ties of his life. Two young Virginians, J. H. and Rezin D. Shepherd, and Judah Touro became almost inseparable, and when the former died, the friendship with the surviving brother became yet stronger and firmer than ever. They lived under the same roof and were rarely separated. And soon a stronger and yet more sacred bond united them.

When Louisiana was invaded during the war of 1814–15, these two young men sprang to the defence of their adopted city, Mr. Touro being attached to the militia, and Mr. Shepherd to the horse troop.

The latter, while acting as aid to Commodore Patterson, was sent on an expedition with orders to have some work executed immediately. While absent, he learned that his friend, Touro, had been killed, and that his remains were lying by an old semi-detached wall. Proceeding thither, Mr. Shepherd found his friend still breathing but speechless and apparently fast going, having been struck on the thigh by a twelve-pound shot, leaving a terrible wound. The physician in charge giving no hope of his life, Mr. Shepherd lifted the unconscious form into a cart and had it tenderly conveyed to the city, administering brandy, meanwhile, to keep the flame of life alive. He never rested until Mr. Touro

was placed in his own bed and the best nurses to be found were in attendance; this done, he hastened to fulfil the commission which had been intrusted to him by Commodore Patterson.

It is no wonder if his commander looked at him sternly and inquired the cause of his delay, which Mr. Shepherd soon explained. He finished by saying:

"Commodore, you can hang me or shoot me; it will be all right; but my best friend needed my assistance, and nothing on earth could have induced me to neglect him."

And what could his chief officer do but forgive and admire his courage and friendship?

It is needless to say that the two became warmer friends than ever, after the convalescence of the wounded man, and the war was ended.

The lovely character of the subject of this sketch continued undimmed in lustre with the advance of years and the increase of wealth. No less charitable, no less philanthropic, no less thoughtful of the rights of others, he continued to the day of his death a pattern of an upright, true, noble-minded gentleman. Quietly he established religious and educational institutions and liberally he endowed them. A man of peace and tranquillity, he avoided everything which tended to foster strife, and could not even endure theological disputations. In fact he was eminently non-sectarian, as one incident will show. Agents who were in New Orleans soliciting funds wherewith to relieve the poor Christians in Jerusalem, were directed to solicit alms from the rich Hebrew, and they were successful, to the great surprise of those who sent them on what they supposed a fruitless errand, for Mr. Touro had contributed two hundred dollars to their fund.

Again, when the only Universalist Church in New Orleans was in danger of sale through church-debt, it was this Hebrew who attended the sheriff's sale, and without promise, parade or ostentation, bid off the church and became its sole owner. Then turning to the Rev. Mr. Clapp, its pastor, he bade him continue to hold

services in that building which had been saved for the purpose by one whose own religious tenets were those of the Jewish faith. Nor did he ever ask for rent so long as it stood; and after its destruction by fire, it was Mr. Touro who came forward with a large subscription of money to go toward the fund for rebuilding.

Nor were his benefactions confined to purely local objects. His check for $10,000 helped finish Bunker Hill monument, which commemorates the victories of the American Revolution. He never owned but one slave, and him he freed and supplied with means by which he was able to embark in business, and he emancipated and aided those owned by his friends, the Shepherds. Indeed, so generous, loyal and catholic a spirit has seldom been in any city. Faithful, true, unselfish, the poor blessed, and the rich loved him.

In 1854 Judah Touro sank gently into his last slumber, at the age of seventy-nine. Two weeks before, he signed his last will, in which, after giving $80,000 to establish an almshouse, and bestowing one-half his estate on other charitable institutions, endowments to various Hebrew congregations and a large legacy to aid in restoring to Israel the scattered tribes of Israel, he made his old friend and companion the residuary legatee of his vast fortune. He says: "As regards my other designated executor, my old, dear and devoted friend, Rezin David Shepherd, to whom, under Divine Providence, I am greatly indebted for the preservation of my life, etc.," and then appoints him "the universal legatee of the rest and residue of my estates, movable and immovable."

Such was the *remembrance* and *gratitude* of one noble spirit for the loving acts of another, which had taken place nearly forty years before!

One of the strongest wishes of his latest hours was, that his mortal remains might be carried to Newport, there to repose beside that of the mother whom he so tenderly loved, and who had been taken from him when he was but eleven years old. In fact

it was so expressed in his will. Accordingly the coffin containing all that was left of the good old man was conveyed north by the steamer, and placed before the altar of that synagogue in which his father had been officiating priest more than eighty years before. And after the last solemn ceremonies, a long procession both of friends and strangers followed one to the grave who had left a name linked with a thousand good deeds and scarce a fault to mar them. Truly, does the memory of such

"Smell sweet
And blossom in the dust."

HENRY DISSTON.

HENRY DISSTON, founder of the great establishment owned by the firm of Henry Disston & Sons, known as the Keystone Saw Works, was born in Tewkesbury, England, May 24, 1819, and died of paralysis, March 16, 1878. He came to this country at the age of fourteen years, in company with his father and oldest sister. The father died three days after their arrival in Philadelphia. After a short time he bound himself apprentice to the trade of saw-maker, and at the expiration of his service commenced business on his own account in a room and basement in the vicinity of Second and Arch streets: the room being used as an office and workshop, and the basement as a hardening room. He did all his own work—wheeling the first barrow-load of coal from Willow street wharf to his shop, a distance of half a mile. The manufacture of hand-saws had already been attempted by other parties, but with indifferent success, and it seems to have been reserved for Mr. Disston to establish that important and useful branch of industry on a firm and enduring basis in this country. But this was not accomplished without many severe trials and struggles. In order to prove to merchants that he was determined to compete with the foreign market, Mr. Disston was frequently compelled to sell his saws at an advance of only one per cent. over the cost of production. In the year 1846 he removed his small establishment and rented a frame building on the side of the Philadelphia Works at Front and Laurel streets: this building being the germ from which sprung the present extensive works at Front and Laurel streets and Tacony. In 1849 he was burned out, and this event caused him to take up a lot adjoining, sixty by one hundred

HENRY DISSTON.

and fifty feet, on which, in the space of ten days, his first factory, thirty by sixty feet, and four stories high, was erected.

The business has grown steadily since that time: largely as the result of skill and persistence in the invention and adoption of new and more perfect forms, and the reduction in the cost of production brought about by the invention of labor-saving machinery. At the same time Mr. Disston made it a matter of primary consideration that the tools of his manufacture should be superior in all respects, so that a market gained was never lost: there was a steady advance of the business in this and other countries.

The works at Laurel street, where the steel was made, and the steel parts of tools manufactured, until their removal to Tacony in 1883, cover eight acres of ground, and are filled with machinery for perfecting the process of manufacture and reducing cost. Mr. Disston's inventive skill and knowledge of what was needed enabled him to devise and introduce many new forms of teeth for saws, designed for special kinds of work, and combination tools which are so useful that they find a ready sale, particularly in new countries. Previous to the civil war it was customary to send back to England all the scrap or waste steel, made in cutting out saws, for the purpose of having it remanufactured into sheets, which were then reimported.

This told so heavily against the American manufacturer that Mr. Disston about that time commenced to make waste steel into ingots, which he caused to be rolled into sheets for the manufacture of the cheaper quality of goods. This was carried on very successfully, and the works have produced over eighty tons of sheet steel per week, the whole of it being consumed in the establishment. The firm also makes cane-knives, trowels, moulding-bits, planing-knives, cork and paper-cutting knives, moulders' tools, and similar articles. At Tacony there are branch works where files, both machine and hand-cut, and the brass work and wood work for the other tools are manufactured. The file-works were established originally to supply the saw-works with files, but a de-

mand soon sprang up for them, and large quantities are now made for the general market. The variety of the manufactures enabled the firm to make one of the finest and most valuable displays of steel tools in the Centennial Exhibition. The magnitude of the works in 1882 will be shown by the following figures:

Twenty-one thousand tons of coal were consumed, 2,000,000 feet of lumber used, 4,000 tons of plate and sheet steel made and worked into tools; besides buying 450 tons of bar steel for files, they turned out 1,692,000 single saws, 3,810 large, and 39,000 small circular saws; 1,250,000 long saws, 201,500 dozen files, besides large quantities of miscellaneous tools made in the jobbing department. There were 1,600 men employed, and the pay-roll reached $17,800 per week.

Mr. Disston, fortunately for his business, had five sons, who all take an active interest in the business, and have the ambition of their father to make the concern the largest of its kind in the world. The business was in 1883 a third larger than in the founder's time. The growth of the business, brought about by skill in invention, strict business integrity, and persistence, is remarkable, when one considers that Disston's saws had first to overcome in the home market a strong prejudice in favor of English tools, and then to compete with such tools in foreign markets. Their saws are now regularly exported to Great Britain and her colonies, and, indeed, to all parts of the world. Personally Mr. Disston was a man to whom success would have been possible in any department of productive industry; practical in all things and self-reliant, he also possessed exceptional executive ability, and surrounded himself with men calculated to fill subordinate positions to the best advantage. Hale, hearty, and jovial, he was always popular; but no one thought of trifling with him or presuming on his good nature. He exacted fidelity on the part of all who served him, but was so liberal in his intercourse with his workmen, so kind and considerate as an employer, that he was esteemed and beloved by all, and looked upon as a personal friend. There are few large es-

tablishments in the country where a better feeling exists between master and men, or where less is thought or said about the conflict of capital and labor. He was a man of deep religious and charitable feeling, a member of the Presbyterian denomination, and Oxford Presbyterian church, Philadelphia, and his large gifts aided much in founding that church; however, he was in no manner narrow or sectarian in his gifts. All denominations received his material support. Poor and struggling churches ever found an open purse, and manly, Christian-like sympathy. The various charities of his own particular city were forwarded by his interests and means; he supported in years of business depression a soup-house in the vicinity of his factory. Appeals for educational and charitable work in all sections of the country were met with sincere and substantial responses. He was a member of St. George's Society, and prominent in the Masonic Order. Although he took no active part in politics, his political sentiments were very pronounced: he was selected by the Republican party as an elector in the Hayes and Wheeler campaign.

The following is an editorial from the *Public Ledger* of March 18th, 1878:

"Although the great establishment founded by Henry Disston will continue to occupy the front rank it has won among the work-shops of the world, it is still a serious loss to Philadelphia that he is no longer among her living citizens. The death of a man, useful as he has been, in what is generally the prime vigor of manhood, is an event to be marked by universal public regret. He was one of the men whose works have made our city famous for the superiority of the products turned out from our work-shops, foundries, factories and laboratories. Wherever the Disston saws have been carried (and that is everywhere on this side of the Atlantic, and to many foreign countries) they have carried the name of the city also, and their good name as the best products of the saw manufacturers of the world, has added so much more to the high credit of Philadelphia. In the foreign countries to which the Disston saws have made their way, they have not only increased

the reputation of our city, but have contributed largely to the credit of the whole country; they were not only Disston's Philadelphia saws, but they were Disston's American saws. Henry Disston was a born mechanic, in the comprehensive meaning of the term. He had the faculty of observing wherein a familiar tool, or implement, or machine was defective; the genius to devise the means to improve it, and the handicraft skill to do the manual work necessary to carry his own device into effect. He had other qualities quite as essential to the great mechanic: he was industrious, hopeful and persevering; confident that superiority of workmanship must win success; confident that he could turn out superior work, and resolute in the endeavor to make his tools the best of their kind. He had one other priceless quality: he was not above doing with his own hands any of the labor incident to his trade. Without these qualities, and some others not named, such as frugality and patience in his early struggles, the little basement near Second and Arch, where he was master, journeyman, apprentice, laborer and salesman, all in one, would never have bloomed and fruited into the world-renowned works at Front and Laurel. They were the open secrets of the success of Henry Disston, that made his career one of inestimable usefulness and value to his townsmen, and of great credit to his country. What a volume of that instruction that teaches by example there is for the young mechanic in that brief recital of the qualities that made Henry Disston successful, famous and prosperous; that made him an invaluable member of the community in which he lived, and broadly useful to the world at large! We have spoken of Mr. Disston individually, apart from the associates and partners gathered about him as a nucleus as his house grew in importance. Doubtless he had the aid in recent times of many a quick eye, ingenious mind, and skilled hands, for he was the sort of man to attract these, and to train them up; but his was the devising and moving power—the creative and impelling force. When he came to the close of his self-imposed apprenticeship, the saw manufacture, especially in this country, was crude, a very few varieties of implements, and none of them of superior quality, being made for service in all kinds of work. Under his guidance the manufacture grew into a refined system, and he leaves it almost an art. For every special service a saw was required to do, in the advanced work of modern mechanics, he devised and furnished the special saw, exactly fitted

to its working duty, so handy, so well adapted, so completely finished, that workmen wondered they had never been supplied with such obviously essential tools before. The production of such work will go on, now that he has passed away, just as it did while he was living, for he has given the impulse, shown the way, and lighted the track a long way into the future. It is among the Providences that the impulses given by such men do not cease when their hands are stilled by death. It is among the most honorable things to the memory of Mr. Disston, that he had the unwavering good-will of his workmen, and that they had in him a friend as well as employer, always devoted to their welfare; always interested in their comfort, health and happiness; always ready with his kindly words of cheer and encouragement. They knew that the prosperity of the Disston works meant good wages for them, and that no propositions for reduction would ever come to them unless he was under the compulsion of strict necessity. These things, it may be repeated, are among the most honorable to his memory, and are of a nature to add to the deep public regret for his loss by death in what might have been the prime vigor of his years."

Mr. Disston was largely interested in Atlantic City, owning many cottages there, and a saw-mill, employing twenty hands. The following is an extract from an article from a paper of that place:

"Mr. Disston, dead, has just begun to live in the hearts of those who knew him. He has an abiding place in the memory of those who understood the man, and after this generation shall have moulded into the common dust of those which have preceded it, the figure of this representative son will be conspicuous among the line of great American master-mechanics which illuminate the pages of history. His love of mankind was one of the eccentric qualities of his heart. His habits were industrious, and the amount of thought and labor he was willing and capable of doing was prodigious. His active mind spurred him on through life, and gave him little respite. He excelled in force, and his earnestness was the secret of his power. His sturdy arm never faltered, and his heart never failed. The lesson taught by such a life as this cannot fail to affect the youth of to-day."

JAMES C. FLOOD.

One of the announcements made by the assessor of San Francisco, as reported in the daily papers, was as follows: "James C. Flood has been assessed for $36,300,000 personal property," besides $250,000 in money; nothing is said of his real estate. James C. Flood, it may be easily divined from this statement, is one of the "bonanza kings." He is still in the prime of life, and we do not know how much he may yet add to the above enormous figures. Mr. Flood was born in the city of New York about 1826. He received a plain common school education, and has appeared to prosper very well on that; indeed it is surprising to find how few of the California millionaires had any special advantages in their early youth. How his time was occupied between his school-days and his majority has not transpired, but when about twenty-three years of age, in 1849, he sailed for California in the good ship "Elizabeth Ellen," making the long journey around the Horn, an adventurous youth without money or connections to give him a start in the new land. Like nearly all the adventurers of that period, Mr. Flood had troublous times; had his disappointments and failures, and plenty of hard work; indeed we do not recall the name of one successful miner, who had not to go through a longer or shorter period of probation, in which their courage and perseverance was severely tried. There was an element of chance as there is in all the walks of life, but there was also in all the extraordinarily successful Californians a strong admixture of brains and of will power; it takes brains to keep money as well as to get it; for no sooner is it known that a man has anything to lose, than there is always ready an unscrupulous crowd to test his tenacity, and by skill or cunning ever striving to compel him to loose his

JAMES C. FLOOD.

hold of the treasure. It was not until 1854 that we find Mr. Flood emerging from obscurity, and becoming known in financial circles as the leading partner in the firm of Flood & O'Brien. This firm was soon deep in "Kentuck," and other mines on the Comstock, but it was not until they took hold of the Hale & Norcross that the public heard much about them. They took the most out of this mine in a few months (in the first six months of 1875) that has ever been extracted from it in a similar period of time, and created for it a fame which has not always proved so beneficial to their successors; one might almost say that mines had their caprices, and would yield under one set of hands what they would not surrender to another. Flood & O'Brien were the first bonanza kings, and it may be said of them that they shared their increase of wealth to a certain extent generously; not infrequently giving away "points" to poorer friends, which they might have sold to speculators had they so chosen. It was soon after this grand strike that Mr. Flood projected the "Nevada Bank," located in San Francisco, his ambition being to establish it on such a firm and substantial basis that the winds and waves of mercantile speculators should not be able, under any circumstances, to prevail against it. The status of this bank is as follows: it has a paid-up capital of $10,000,000 in gold, and a reserve in United States bonds of $3,500,000. The Board of Directors include the names of the three bonanza kings: J. C. Flood, James G. Fair and John W. Mackay. Its circular states that it has special facilities for dealing in "bullion"—we should think it had!

It was after finishing the immense row of buildings called the "Nevada Block," in San Francisco, and just before starting the Nevada Bank, that Flood made his heavy call on the California Bank which led to its suspension and incidentally to the death of William C. Ralston. From this time forward Mr. Flood's popularity waned. Ralston had been so much a favorite that none of those immediately concerned in bringing about his fatal misfortune were ever quite forgiven by the people of the city. Indeed, at one time

it was not uncommon in certain quarters to hear threats against Mr. Fair's person, and even his life. The Nevada Bank was looked upon by many as an intended rival of the Bank of California and not a legitimate business enterprise. Certain it is that after the catastrophe of Ralston's sudden death Flood ceased to visit his old haunts; he rode instead of walking as was his wont, and generally withdrew himself from the "commonalty" who were the most bitter against him, as they had been the most prospered and benefited by Ralston's enterprise and generosity.

Mr. Flood has "one fair daughter whom he loves passing well," and as she is likely to be the richest heiress in California, perhaps in the United States, there is of course much interest attached to all relating to her. This kind of publicity is not at all agreeable to the young lady, who is of a modest and sensible turn of mind, a good, unaffected girl, not given to flourishing in diamonds, or in any way making a parade of her wealth, for she is rich in her own right as well as prospectively, for when Mr. Flood's income was at its zenith from the bonanza mines, he bought $2,500,000 of United States 4 per cents., and presented them to Miss Jennie. Of course all sorts of stories are rife on the Pacific coast regarding her; at one time it is announced that she is about to take the veil, and to endow the convent where she was educated with her fortune; then again, that she is to marry this one or that, usually without the slightest foundation. One of the most persistent of these tales was to the effect that she was engaged to General Grant's second son, Ulysses; and many romantic incidents were manufactured to tally with this report, but the plain truth appears to be that while the General and Mr. Flood had an idea that it would be a suitable and satisfactory match, the young people had other views, and the project came to naught. Miss Flood has hitherto evinced no disposition to contract matrimony; having also, it is said, refused an English nobleman (Lord Beaumont) who recently visited the Pacific coast, and was smitten with her charms, or, as she naturally feared, with her long bank-account. Indeed, the California heir-

esses must run uncommon dangers of that sort. When possible suitors to a young lady have an opportunity of studying the assessment rolls and find such a record as we give below attached to the name of James C. Flood, it is surely enough to awaken love for the heiress, even in the most unsusceptible heart: "James C. Flood, 6,000 shares Nevada Bank, $1,200,000; 12,000 shares Pacific Mill and Mining Company, $400,000; 250 shares Pacific Wood, Lumber and Flume Company, $30,000; 1,000 shares San Francisco Gaslight stock, $90,000; 937 shares Golden City Chemical Works, $20,000; 3,000 shares Virginia and Gold Hill Water Company, $300,000; 47½ shares Giant Powder Company, $60,000; 649½ shares Atlantic Giant Powder Company, $30,000; solvent credit money, $250,000; 35,000 shares Ophir mine stock, $1,000,000." So far individual; then follows J. C. Flood & Co. "Controlling interest in shares of stock of Yellow Jacket, Union Consolidated, Scorpion, Savage, Ophir, Occidental, Hale & Norcross, Gould & Curry, Consolidated Virginia, California, Best & Belcher, and other mining companies, $10,000,000; money, $500,000." Then, in addition, James C. Flood & Co. are assessed as trustees of J. W. Mackay for $20,572,500 in personal property, and $750,000 in money. The principal items are: 7,125 shares in Nevada Bank stock, worth $1,450,000; 32,000 shares Pacific Mill and Mining Company, $1,200,000; mining stocks of the value of $2,000,000, namely, 39,570 shares of California; 64,110 shares of Consolidated Virginia; 14,718 Yellow Jacket, with other smaller lots. Altogether the assessment rolls up to $36,300,000 personal property and $250,000 in money; a very pretty fortune for a man who a few years ago was keeping a little restaurant on Washington street, in San Francisco.

One of the most astonishing things about Mr. Flood is his memory, or rather on occasions the extraordinary lack of it. Not very long ago Mr. John H. Burk sued Mr. Flood to recover the value of certain "sluices" and "tailings" on some of the Comstock mines; the sum claimed was $26,000,000; in that circle of

financiers they seem to deal in nothing less than millions. In response to certain questions put by a notary to Mr. Flood it appeared by his answers that he did not know "what company milled the ores of the Consolidated Virginia Company;" he "did not know" who was the president of that company; he "thought he was himself once," but could not say when; "did not remember" the names of any of the officers except Fair and Mackay; he "did not know" where the crude bullion from his own mines were sent to be melted into bars; he "did not know" who paid for the assaying; "did not know" how much was worked, or "anything else about it;" did not know that the ore was weighed—understood it was; "did not know" who is or was treasurer of the Mill Company; he might himself have been, and "might be now," but did not know; could not tell what the profits had been, "not even approximately within $100 per share" of what he had received, and many other questions of a similar nature, to all of which he was equally oblivious.

Mr. Flood is building on Nob Hill a $5,000,000 house, which he intends shall eclipse all others yet erected in this country. It is said that his friend, J. W. Mackay, is making heavy purchases of pictures in Europe on Flood's account.

ALEXANDER GRAHAM BELL.

Less than ten years ago a poor Englishman, living in New Haven, Conn., commenced experimenting in telegraphy, and finding out accidentally that he could talk over the wires, he conceived the idea of turning this discovery to practical account, and the result was "the Bell Telephone." The first public experiment made with this instrument was before the students of Yale College, in the large hall there. It proved a perfect fiasco, and the audience was dismissed with the best apologies which could be invented for the failure, and a promise of better things "next time." Some trifling alterations were made, and a few days later an exhibition was given at the Opera House in New Haven, with such brilliant success, that a company was immediately organized for the construction and locating of telephones. The first exchange established had only eight wires, and these were run to private houses of friends of the enterprise. It was not then anticipated that it would be used for business purposes, but rather as a sort of adult plaything between friends and acquaintances. At first, instead of bells, electric buttons were used, such as are employed for signaling servants at hotels. The interest excited by these proceedings in New Haven was very great, and much enthusiasm prevailed in that bright little city; subscribers began to come in, while the reports given of this success in the local papers was soon spread everywhere abroad, exciting constant inquiry, and stimulating others to similar experiments. It was not long before the original eight wires had increased to one hundred. Still it had not been applied to business transactions.

At last the idea became general that it might be utilized for other purposes than mere social chatting, and subscribers began

to pour into the office faster than the company could put up the wires. Then other cities began to clamor for it. First came Boston and Lowell, then New York, Albany, Troy and Chicago; in fact there was no longer any place in the country willing to wait for the wires to be placed. New York naturally takes the lead in the use of the telephone; no business place is now considered furnished without one; the towns and villages have followed the cities, and now it is difficult to find a hamlet anywhere in the Middle, Northern or Western States without them. There has probably never been an invention of any kind which has been so cordially and promptly adopted by a whole nation, as the telephone; other inventions have had to fight their way by slow degrees into public favor; but for this boon every one stood waiting with open hands—and ears. There are six factories in the United States making the Bell telephones, and all over-crowded with work; enough orders are now in hand to occupy the present number of workmen for two years. Telephone factories have been established by Mr. Bell in England and France; they are appreciated to a certain extent, but every one does not feel it necessary to introduce it into his office or house, as do our American people; the Europeans are naturally much slower in accepting novelties, no matter how useful, than are our own people.

In England a Mr. Reis discovered the electric transmission of speech in 1860–61. The late Marshall Jewell, of Hartford, Conn., was one of the first among the leading men of the State to invest money in the Bell telephone, and made a very handsome sum of money out of it; fifteen per cent. was paid the first year, when of course the expenses were much heavier than after the plant was made, and the profits have been increasing ever since. Nearly all of the persons connected with Mr. Bell have become millionaires; one of these, named Coy, has given up his interest in the Bell telephone and joined his fortunes to the United States Telephone Company; but he made a million dollars first in the Bell instrument. Another of these fortunate men, who originally

assisted Mr. Bell in his experiments, was "an old gray-haired mechanic," who had a little shop in New Haven, a maker of electrical instruments; he was of great use to Bell, and the latter, not unmindful of his obligations to him, appointed him first General Inspector of the Bell Telephone Company for the United States; and old Mr. Watson is now a millionaire, and his family have made the grand tour of Europe.

Mr. Bell is not ungrateful. It is said that the true principle of his telephone was first realized by him while experimenting with an audiphone for his wife.

Mr. Bell is about thirty-six years of age; he has a decided English accent, and possesses a very keen eye, indicative of cleverness and great energy. Mr. Edson, the United States, and others have either introduced improvements on the invention or involved him to some extent in litigation. But Mr. Bell would not be a poor man if he never planted another wire; he is worth now over $6,000,000.

GEORGE M. PULLMAN.

It might be an interesting question, were there any way of solving it, to ask how many of all the travellers who have journeyed in the luxurious Pullman cars, have ever thought of the inventor, or considered what manner of man he was? Those who have heretofore known nothing of the inventor of the Pullman car may be surprised to learn that, as a practical philanthropist, he stands as a peer of any man in the United States, and though yet in middle life, has secured an immortality of fame by his model city on the plains of Illinois, built in the united interests of capital and labor.

George M. Pullman was the third son of Mr. Lewis Pullman, of Chautauqua county, New York. He had some of the inventive faculty since displayed by his son George, and was the ingenious contriver of an apparatus for removing buildings, which gave him a somewhat extended reputation in Western New York. Young George made his first essay in business in the furniture trade, in the town of Albion, Orleans county. His father died while he was still a minor, and as there were younger children in the family than himself, he had to share with his elder brothers the responsibility of keeping the household together and assisting his mother; he did not shirk the duty, and if it somewhat delayed his ambitious projects, the discipline of patient waiting was not altogether lost upon him. While still a young man, George Pullman became connected with the construction works of the Chicago and Alton Railroad. During 1855–6 some attempts had been made to introduce so-called sleeping-cars, but they were mostly very crude and unsatisfactory adaptations of the ordinary day-car to night service. Mr. Pullman's attention being aroused to the necessity of the

GEO. PULLMAN.

travelling public, brought his inventive faculties to bear on the construction of "sleepers"—cars in which people could really sleep. The result was two experimental cars, which Mr. Pullman constructed, and which were put upon the Chicago and Alton road in 1859. They were not the elegant masterpieces of art which we find all over the country to-day, but they were a vast improvement upon anything which had been produced previous to that time. Soon after this Mr. Pullman went to Colorado, where he was engaged for several years in mining affairs; but he had not forgotten his pet invention, and was gratified by learning that his cars had proved a great success; but in the interim he had thought out many improvements which could be made upon those early experiments, and when, in 1863, he found himself able to give his time to the subject, and withal had secured the capital to carry out his ideas, he returned to Chicago, and took up the sleeping-car problem with renewed interest, and the determination to construct a car that should be as near perfection as human ingenuity could devise, and, above all, adapted to long, continuous journeys. His old sleepers were on the road until 1863, at which time the Pacific Railroad project was the constant theme of railroad men, and Mr. Pullman foresaw that the time was fast approaching when thousands of travellers would be demanding accommodation for a continuous journey of seven or eight days; this want he was determined to anticipate.

To plan and to put his thoughts into action were nearly simultaneous movements with Mr. Pullman; having prepared his drawings and models, he ordered a number of his new and improved sleepers to be constructed, which far exceeded in convenience and elegance of finish anything which had ever appeared in the shape of a railroad car. No expense was spared. The only question was whether such an expensive description of car would pay; whether there were enough travellers able and willing to pay for the luxury of home comforts, while rolling over the country at the rate of forty or fifty miles an hour. The managers of the

various roads in the West were very incredulous on this point, but it was Mr. Pullman's risk, not theirs, and they could afford to smile at his enthusiasm. But he was not dismayed, and, moreover, succeeded in making a contract with the "Chicago & Alton" and with the "Michigan Central" to run his new cars on those roads for the period of ten years. The managers were very much astonished at the great popularity which these cars immediately attained, and after the opening of the Union and Central Pacific roads Mr. Pullman found that his construction shops were unequal to the demand for the "palace cars." Shops were established in other cities farther east—for of course the eastern roads could not allow themselves to be outdone in the style of car furnished their patrons; and the Pullman car made its way everywhere, except where contracts already existed with the rival line of the "Wagner palace cars." The first new shop was located in Detroit; then another in St. Louis; in Elmira; in Philadelphia; and then crossing the water, construction shops were planted in Derby, England, and at Brindisi in Italy: for though not as commonly used in Europe as here, there has been sufficient demand for them to justify these foreign establishments. The American demand has steadily increased, so that several of the shops have had to be enlarged; that in Detroit several times, until the year 1881 they turned out one hundred and fourteen cars.

A few years ago Mr. Pullman conceived the idea of concentrating this increasing business in one central position. Instead of establishing new sites, all of which could not of course come constantly under his own eye, he concluded to form one grand workshop, with space enough to expand to any amount required, and where he could watch the operations without extended journeys from the lake cities to the seaboard.

Mr. Pullman's residence was and is in Chicago; he therefore naturally looked in that vicinity for a location. Within the city limits, even if space could have been found, it was obvious that the value of the land would be too great to warrant its purchase

for the purpose intended. Looking southward some dozen miles Mr. Pullman found a level stretch of land, low and swampy, large enough for all possible expansion of his factories, and which was held at a very low price. Ordinary speculators had looked upon it as nearly worthless, but Mr. Pullman saw its latent possibilities, under drainage and proper treatment, and he bought enough of this land *to build a city*—for this was his ulterior purpose. The first object was to secure ample space and verge enough for his gigantic workshops; the next was to create accommodations for the thousands of workmen and their families on the spot. The land he had selected, now called "Pullman City," was in the vicinity of Lake Calumet, consisting principally of pine barrens and low, marshy flats. The first purchase was of three thousand acres, and on this he set hundreds of men to work clearing and draining it; streets were laid out; a system of drainage adopted; gas pipes laid; the streets perfectly graded and macadamized; trees planted, etc. A sanitary engineer had been employed to oversee all this preliminary work, so as to secure, as far as was humanly possible, the future healthfulness of the place. Then came the architects, of whom Mr. Beaman of New York was selected to lay out and plan the buildings for the whole city, an opportunity which has happened to but one man before in the history of the country. Naturally the workshops received the first attention, and a prime object was to separate these completely, but not too far, from the residences yet to come. A broad thoroughfare, called the One Hundred and Eleventh street Boulevard, formed the dividing line; the shops being north and the private houses south of this grand drive. The principal workshops consist of four long buildings, each three stories in height; the central one having a high clock tower—all being distant from each other about seventy feet; this partly as a precaution against fire. Beyond these, still to the north, are the great steam-heating works; the hammer shops, the foundry, the electrotyping works, and the Allen Paper Car-Wheel Works. In this section is also situated the great

lumber depot and the tall water-tower, from whence is distributed pure, clear water from Lake Michigan, via a contract with the Hyde Park Water Works Company.

In this direction, but nearer to the shore of Lake Calumet, is the gas-house. While these centres of industry were being erected hundreds of other workmen were being employed in the erection of homes for the laborers, and mechanics who were to fill these great shops as soon as the city was built. Fourteen hundred and twenty-six houses were put up before any man was asked to come to Pullman to work in the car-shops! These were no flimsy wooden shanties, but neat, substantial brick houses, different in size and finish—the rents ranging from $6.50 to $65 per month; the average rate at which a mechanic with a family could secure a nice, comfortable residence was about $14 per month; and the cheapest of these have plenty of air and light, and little garden plots to cheer the eye of the workman as he returns home after his day's work.

Mr. Pullman repudiates the idea that he is a philanthropist, and claims that in laying out this city in a pleasant style he has operated simply on business principles, believing that men do not prefer dirt and squalor in crowded tenement houses if they can live in decency and self-respect on ordinary wages elsewhere.

He has faith in the influence of neat and pleasant surroundings, and has had the courage of his convictions to the extent of laying out millions of dollars in this experiment of providing good and cheap homes for his employés. He argues that if a man is contented and comfortable in his home, he will be a more steady, contented, reliable workman; but he also realizes that every human being needs some relief—some change from the monotony of even a comfortable home; people want some form of recreation and social intercourse, some refining and elevating influences outside of the workshop, and even the domestic circle; hence, when the necessary residences were built, Mr. Pullman proceeded to provide reasonable forms of recreation for the inhabitants of

his model city. Near the centre of the town is an open park called Arcade Square, on the west side of which is the grand Arcade building, which cost $25,000. It is of irregular height, but the main part contains two and a half stories. It is built of pressed brick and stone, with bands of black cement forming ornamental lines. Through the centre, running north and south, is an arcade twenty feet wide, and lighted by a glass sky-light covering the entire length of the court. Within, on the lower floor, are some thirty large retail stores; the post-office occupying a central position in the arcade; this main courtway is always dry and clean, being paved with smooth tiling. On the second floor are broad promenade balconies, at one point opening into the public library. This floor also accommodates the Pullman City Bank, a well-managed billiard-room, the office of the city architect, and some other offices. The bank is conducted, like all else in this place, by officers selected from among the largest stockholders of the Pullman Car Company: it has a capital stock of $100,000, and includes a "savings" department for the benefit of workmen and others. The library now contains about ten thousand volumes, nearly all the gift of Mr. Pullman; this fine room is entered from the arcade balcony through wide double-closed doors; the finishing of the interior and the furnishing of the room give an air of ease and comfort to the place quite inviting; large easy black wicker-work chairs, covered with plush, six large chandeliers, stained-glass transoms to the ample windows, artistically treated walls and ceilings, files of papers and periodicals, and an accommodating lady librarian, make this one of the most attractive spots in Pullman.

A little to the north of the Arcade Square is the Hotel Florence, named in honor of Mr. Pullman's young daughter. This structure faces the track of the Illinois Central Railroad and the handsome One Hundred and Eleventh street Boulevard. Mr. Pullman rightly judged that the fame of his novel city would bring many visitors there, and he meant they should be well enough accommodated not to wish to hurry away. The material of which

this hotel is built is similar to that used in the arcade: the interior is mainly finished in light woods, and in the office is a wide, open fireplace, giving an idea of home comfort and a generous hospitality. This hotel contains all the modern appurtenances and conveniences of the best hotels of the country; the main parlor is elegantly and richly furnished, the dining-room is very pleasant to the eye, and there are seventy-five great chambers, each having automatic annunciators, fire-alarms, hot and cold water, with every requisite for comfort.

South of the arcade building, on One Hundred and Twelfth street, are the headquarters of the fire department; it is, like nearly all of the buildings in the place, of brick, and is built in a very substantial manner; it has stalls for eight horses; the truck-house is near by, where the chief has his room, and the firemen sleep above in the second story. Here a man-hole is cut, and on an alarm of fire the men instantly slide down a brass rod in the most approved modern style, so that no time is lost or risk incurred. The health and safety of the city having been thus provided for, with homes for the workmen, Mr. Pullman's next thought was for the welfare of the children; he therefore caused the erection of a large school-house, three stories in height—an attractive-looking building and admirably arranged within. Each floor is divided into four large, well-lit, and well-ventilated rooms, with dressing and cloak-rooms attached to each; everything within is light and cheerful, and the stairs are unusually substantial; but even Rome was not built in a day, and with all Mr. Pullman's good intentions and prompt despatch of business this department of instruction lacks some features which its founder intends to add as soon as practicable. In addition to the ordinary school routine Mr. Pullman intends to establish an industrial and polytechnic school, where the practical forms of trade and the arts may be learned.

Whether a new building will be erected for this purpose or whether the now vacant, but large and commodious, upper stories

of the great water-tower building, two hundred feet high, will be utilized for the purpose, remains to be decided. When providing for the whole nature of man, as Mr. Pullman evidently means to do in his "Arcadian City," a transition from the provision for secular and intellectual needs to the religious is quite in order, and has not been overlooked by this comprehensive practical philosopher. On the corner of Stephenson and One Hundred and Twelfth streets there has been erected a beautiful little Gothic church. To distinguish this from all the secular buildings great care was taken to select a suitable and beautiful material: for this the architect imported a fine greenish serpentine stone from the Pennsylvania quarries, the tone of which harmonizes with, instead of neutralizing, the adjacent buildings. An elegantly shaped steeple rises one hundred and fifty-six feet into the air, and in this tower the liberal spirit of Mr. Pullman has placed a perfect chime of bells. The interior of this edifice is worthy of the purpose to which it is devoted; the walls are tinted in soft æsthetic hues; the woodwork is of highly polished oak, and on the southerly end, opposite the pulpit, is a very large circular ornately stained-glass window. In the rear of the pulpit is an organ, which cost $3,500. The beautiful parsonage is connected with the church by an artistic stone causeway, formed by a series of arches resting on solid stone columns. The church, including the organ, cost $48,500. This ecclesiastical ornament to the city was not built to forward any sectarian views of the founder, for when completed the church was offered to whatever denomination was in majority, or in fact to any organization of Christians who desired to hire it.

There has been organized among the young men of Pullman a military association called the Pullman Home Guards, principally composed of Mr. Pullman's employés; there is also an athletic club, a bowling and cricket club, rowing and sailing associations, in all of which Mr. Pullman has been an efficient aider. Calumet Lake, on the west shore of which the city lies, is a piece of water about three miles long by a mile and a half wide, and it is con-

nected with Lake Michigan by a navigable stream called the Calumet river, and dredging has already commenced for deepening the channel for the admission of the largest lake vessels. Slip-docks are also among the improvements of the lake shore.

It is impossible to notice in a brief sketch like this all the points of interest concentrated in this new city of Pullman, but there is one object, a monster engine, which cannot be ignored by any one interested in mechanics or steam-power. This is the large Corliss engine, which proved the great centre of attraction in the mechanical department of the Centennial Exhibition at Philadelphia. It was transported to Pullman in sections, occupying thirty-five freight cars; it weighs 1,369,588 pounds, and has a capacity of 2,400 horse-power. Its main driving-shaft, which is nine inches in diameter, extends 600 feet in a tunnel constructed for it under one of the principal workshops, and moves, by the aid of belts and gear-wheels, all the machinery upon the three floors of the monster building.

In a suburb of the city, called North Pullman, is the great iron-foundry which, with its 750 workmen, forms almost an independent community; these works can turn out 350 car-wheels per day, besides seventy-five tons of other casting required in the manufacture of cars or for architectural uses. The paper car-wheel works are more curious, because more of a novelty; the process consists of compressing by hydraulic force coarse brown-paper pulp (with a certain percentage of wood-fibre intermixed) to the density and solidity of boxwood. These wheels are then pressed into a steel tire and cross-bolted with iron bolts; they are said to wear better than solid iron, and are used exclusively by the Pullman Company for their palace-cars; the capacity of the factory is about 12,000 wheels annually.

The Pullman Company are not specially engaged in the construction of palace-cars: they build every grade of car, from the ordinary freight-car to the most elaborate and beautifully finished, every part of the work being made from raw material on the spot,

each department carrying on a certain part of the work, and then transferring it to another, until from the "finishing-shop" it emerges a perfectly furnished car, ready for immediate use on the rail.

When almost everything else had been thought of to make Pullman an attractive place—when circles of flowers had been planted round the trees, fountains erected in Arcade Square and elsewhere, schools, library, and church provided, Mr. Pullman decided to furnish a higher grade of recreation for such of the community as craved it, more intellectual than boat-clubs or billiard-table. There was yet a corner of the arcade building unappropriated. The west wing was therefore fitted up for a theatre, at a cost of $35,000. It has a seating capacity of 1,000. Mr. Pullman, through his general manager, maintains a degree of supervision over this cosy little temple of dramatic art, and care is taken that nothing in the slightest degree objectionable to manners or morals shall be put upon the stage. The formal opening took place upon the 9th of January, 1883, when the Hon. Stewart L. Woodford, of New York, made an eloquent inaugural address before a company of invited guests from Chicago, who had filled six palace-cars, composed of the élite of the great city of the West.

A cardinal point in Mr. Pullman's management is the absence of groggeries in Pullman; every honest tradesman may come there who has anything to sell which will nourish or clothe the body, or furnish reasonable recreation for the mind, but for the liquor-dealer there is no place. Mr. Pullman has more faith in good, healthful food, and enough of it to sustain the strength of laborers, than in artificial stimulants, and he says he wants sober workmen, who alone are or can be faithful, and he rightly judges that if a man fancies that he needs liquor, he will be apt to get over the habit of tippling much quicker if he has to walk several miles to get liquor, than if he passed a saloon every time he came to or returned from his work.

It has been asked: "Who controls this city of seven or eight thousand people? There is no corporate government; there are no policemen, no constables, no courts, no visible form of authority, and yet these people all live orderly, quietly, honestly; there has never been an arrest in Pullman. The only court of appeal is George M. Pullman; but apparently there are no appellants; everything has hitherto worked as smoothly as in a well-ordered family. If a person wants to go there to live he applies to the superintendent (appointed by Mr. Pullman). A lease is drawn up, which may be cancelled by either party on ten days' notice, and he will not be disturbed unless he attempts to sell liquor. If he wishes to leave he has only to give his ten days' notice. The hotel is run by a person hired by Mr. Pullman, and in fact there is no other authority there, and he succeeds because he does not attempt to interfere with any one's rights; there are no restrictions (excepting only against liquor), the people are industrious, are promptly paid what they earn, innocent recreations are encouraged, and every workman knows that there is not another place in the country where he could have as good accommodation, and the benefit of so many privileges for his money; and therefore he is satisfied to remain. Mr. Pullman intends shortly to introduce some manufactures suitable for the employment of young girls and women; in fact, we have not seen the end of this remarkable experiment, or of Mr. Pullman's devices for the benefit of his peculiarly fortunate work-people. He ought to be a happy man, for he has certainly been the means of opening up a life of happiness to thousands. He resides usually in a truly palatial residence on Eighteenth street, Chicago, and has also elegant summer residences on the St. Lawrence river and at Long Branch. His fortune, which is still enlarging, is estimated at $20,000,000. Much of this is invested in the Pullman Car Company, but his real estate is also very considerable, exclusive of the new city we have partially described. The latest quotation of Pullman Car stock was 115, and it has been as high as 146. In January, 1884, a

quarterly dividend of two per cent. was declared. One of Mr. Pullman's brothers, Arthur B., is Vice-President of the Pullman Palace-Car Company, and his eldest brother is the well-known and very popular pastor, the Rev. R. H. Pullman, of the Second Universalist Church in Baltimore, and his brother, James M., is the still more widely-known and highly-respected pastor of the Universalist "Church of Our Saviour," in New York city; another brother, Frank W., was, previous to 1880, Assistant District-Attorney in New York city, where the mother of these remarkably enterprising sons and of other children still lives. Certainly the name of Pullman is destined to become one which will be gratefully remembered by thousands of people scattered all over the United States, nowhere more so than in Pullman City, Illinois.

CYRUS W. FIELD.

PROBABLY no name of any living citizen of the United States (with the one exception of General Grant's) is better known in Europe and throughout the civilized world than that of Cyrus West Field. As the most active projector of the Atlantic cable, this name has become the synonym of all that is enterprising, audacious and persevering in the business interests of two hemispheres. His fame is international, as was the great work over which he spent over twelve years of his life, and in the prosecution of which he crossed the Atlantic thirty times.

Mr. Field is now in his sixty-fifth year, having been born in Stockbridge, Massachusetts, on the 30th of November, 1819. The family have produced several members of superior capacity and attainment. His father, Rev. David Dudley Field, was a divine of extended reputation in and beyond his own State. Cyrus is not the only one of seven brothers who have done credit to the training of the paternal clergyman and the common schools of Massachusetts. The eldest son of this family, named for his father, David Dudley, is the eminent lawyer who has lately been a conspicuous figure in the State as the principal compiler of the "new code" of procedure in the several law courts of the State of New York. Another brother, Stephen Johnson Field, holds the honorable position of Justice of the Supreme Court of California, his decisions being recognized by the profession, everywhere throughout the country, as those of a careful, clear-sighted jurist. Jonathan Edwards, also a lawyer, stands at the head of the bar in Stockbridge and all that section of the State in which his native place is located; he has also been a senator and otherwise taken an active part in politics. Henry adopted his father's profession; was

CYRUS W. FIELD.

for some years pastor of a church in St. Louis, Missouri, and subsequently in West Springfield, Massachusetts. He is now a doctor of divinity, and edits a well-known religious paper, "The Evangelist." It was he who wrote the book giving a full and correct history of the Atlantic cable enterprise. He is recognized as a man of marked literary ability. Matthew D. became a civil engineer. His talents are recognized both in political and business circles. He was elected to the State senate of Massachusetts, representing probably as intellectual a constituency as any in his State outside of Boston. As a legislator and a practical man he has been equally successful, much of his property consisting of a valuable lead mine in the vicinity of Trinity Bay, Newfoundland. One of the brothers, Timothy, entered the United States Navy, but was unfortunately lost at sea while still a midshipman.

Cyrus was the only one of the brothers who developed a taste for mercantile life; but this he had early resolved upon. In 1835, when only sixteen, he came to New York, and, through the good offices of his brother David D., who was already established in the city, procured a situation in the store of the late Alexander T. Stewart, to whom he was apprenticed, as was the custom then. He received a salary of two dollars per week, and was obliged to be first at the store in the morning to sweep it out. He continued with Mr. Stewart until near his majority; but, not being particularly charmed with the dry-goods business, he returned to Massachusetts and started a paper manufactory in the town of Westfield. This was in 1840, and he was not yet quite of age. And about this time he also married—a Miss Mary Bryant Stone, of Millfort, Connecticut. He continued his paper factory for about two years, then transferred it to other hands and proceeded to New York and opened a paper warehouse. This did not prove a success, and in a short time he failed, but succeeded in effecting a compromise with his creditors, by which he was enabled to re-establish the business. His experience had been dearly bought, but he was just the man to profit by it. Whatever errors he had made in his first

essay he now retrieved; everything prospered, and in the course of a dozen years he had realized so ample a fortune that he made up his mind to retire from active business, not, however, before doing justice to his old creditors, who had so generously released him from all legal obligations. To each of these he sent his check for the full amount of the ancient indebtedness, and then giving up the business into the hands of his brother-in-law, Mr. Stone, he enjoyed the first months of his release from work in a pleasant and romantic journey to South America in company with the celebrated landscape artist, Mr. Frederick Church. The route they took was perfectly unhackneyed. Few travellers, and those mainly on business, have directed their attention to Central America and the great continent lying south of it.

Mr. Field first visited Carthagena, at the mouth of the Magdalena river, then Houda and Bogota, subsequently crossing the Andes to Quito, and from thence travelling overland to Guayaquil; from whence they took the steamer to Panama, crossed the isthmus to Aspinwall, returning to New York, after an absence of six months, happily in time to participate in the joyful festivities of his parents' golden wedding.

Scarcely had Mr. Field realized that he was at home again than he was solicited by his brother Matthew, the engineer, to accord an interview to Mr. Frederick N. Gibson, of Newfoundland, who had conceived a plan for the more rapid transmission of news between Europe and the United States. Mr. Field was at first very much adverse to entangling himself with new business projects, but finally consented to see Mr. Gibson. The plan of the latter was to establish telegraphic communication between New York and London *via* St. Johns, Newfoundland, from the latter point despatching swift steamers to London or Liverpool, which were expected to make the voyage in five or six days. He represented the "Electric Telegraph Company of Newfoundland." Mr. Cyrus Field listened to his very enthusiastic visitor with close attention, but without committing himself to the project. But, after the

latter had left, he thought the matter over, took out his maps and charts, consulted the large globe which always stood in his study, and began to mentally estimate the cost and difficulties of the plan, when suddenly, as if by an external inspiration, the idea came to him: "Instead of these swift steamers, which after all will consume one hundred and fifty hours in the voyage, why not run an electric wire through the ocean itself—instead of ending it at St. Johns?" This thought, he says, thrilled through him like a veritable shock of electricity, and he could hardly contain himself until he had sought the opinion of persons more practically acquainted with the science of electricity, and with the conformation of the ocean-bed, than he was at that time.

His first impulse was to see Prof. Morse, the father of modern telegraphy, and to get his opinion upon the feasibility of transmitting the electric spark for so great a distance under water; and almost simultaneously with this inquiry did he seek information from Prof. Maury, then of the Naval Observatory in Washington, as to the nature of the ocean-bed, to the keeping of which the previous wire must finally be committed. From both he received favorable answers, but was at the same time somewhat surprised to learn that the idea was not original with himself. Lieutenant Maury himself had already broached the opinion that this might be done, in a report which he had just submitted to the Secretary of the Navy. Being thus assured by the best authority extant of the feasibility of the plan, he became thoroughly interested in the project, perceiving at a glance the immense benefit which would accrue to the country could such communication be established. Mr. David D. Field was consulted as to the legal questions which might arise, and finding that he, too, favored the idea, Cyrus W. resolved at once to try and interest a sufficient number of capitalists in the project to enable the company to make a practical beginning.

Mr. Field's nearest neighbor was the amiable and benevolent Peter Cooper, a man capable of understanding and appreciating

the proposed undertaking, and it was no very difficult task to enlist his sympathy and aid for the Atlantic cable. A company was shortly thereafter formed, consisting of Mr. Peter Cooper (President), Moses Taylor, Marshall O. Roberts, Chandler White and Mr. Field; and subsequently Mr. Wilson G. Hunt. Cyrus Field's first plan had been to try and enlist ten men, who should each subscribe $100,000, but these not coming readily forward, Mr. Cooper proposed to the gentlemen above named that they should make up the sum needed among themselves, and not wait for other recruits; these agreed to put in the money, but on Mr. Field fell the main burden of the work to be done.

First in order was the purchase of the rights and privileges of the moribund Electric Telegraph Company, with the consent of the legislature of Newfoundland, which was negotiated by him; the new company being organized in May, 1854, with a capital of $1,500,000. Two brothers of Cyrus Field were employed by the company; David D. as counsel and Matthew as constructive engineer, for the building of the land line through Newfoundland; while Cyrus Field took upon himself the mission to England to order the construction of a submarine cable which was required to cross the Gulf of St. Lawrence to Cape Ray and the island of Cape Breton, in the direction of the proposed terminal point of the Atlantic cable—St. Johns. In the summer of 1855 an attempt was made to lay the cable manufactured in England across the gulf, but the failure was complete, as it slipped from the control of the operator and was lost. Nothing daunted, another was procured, and successfully laid the next season. The work on the land, in cutting through a road and setting up telegraph poles, was particularly tedious and laborious. Newfoundland is 400 miles across, and nearly the whole distance was then in its primeval condition, lakes, streams, morasses, forests, had to be overcome and cleared, and all the material used in the construction had to be brought by boat and teams from St. Johns. Yet, so energetically was the work pushed, that in two years both road and telegraph line was

completed. In the meanwhile Mr. Field visited England, to secure not only the necessary permission to occupy British territory for the termini of the cable, but to enlist the aid and co-operation of the government. In this he was eminently successful; not only was capital ready to invest, but the cordial sympathy of the Queen and her councillors was accorded. The shares of money which it was hoped could be placed in England, had been divided into 350 of £1,000 each. These were all disposed of in a few weeks; London took 101, Liverpool eighty-six, Glasgow thirty-seven, Manchester twenty-eight, and other places the balance. Mr. Field became responsible for eighty-eight; but most of these he expected to dispose of in the United States.

The British government met the view of Mr. Field more readily and fully than even his sanguine mind had anticipated. Her Majesty's advisers agreed to provide ships not only for surveying and making the necessary soundings, but also to assist in laying the cable. The very liberal treaty made with the Atlantic Telegraph Company, through Mr. Field's negotiations, contained a clause by which the English government promised to pay an annual subsidy of £14,000 for the use of the cable, until such time as the company should be able to pay dividends of six pounds on the hundred, when the subsidy be reduced to £10,000 per annum for the ensuing twenty-five years. In all other ways, the most practical assistance was offered and rendered to the project.

While in England, Mr. Field consulted with John W. Brett, who had successfully extended the submarine cable between Dover and Calais, and obtained from him and other experienced engineers and electricians many valuable suggestions. Having succeeded so well in England, and made a contract for the construction of the great cable, Mr. Field returned to the United States, and proceeded to Washington, for the purpose of enlisting the official aid of the government. Strange to say, he was met with far more coldness than in England; the lobby was against him. The bill providing for the aid of the government only passed the Senate by one vote,

and in the House by an absurdly small majority; but passed it was, after a hard fight, and received the signature of President Buchanan on the 3d of March, 1857.

All now looked prosperous for the company, and Mr. Field hurried back to watch over the completion of the cable and its stowage in the vessels appointed to receive it. These were the United States ships "Niagara" on the one side, and the "Agamemnon," of the Royal Navy, on the other, each having a tender or escort. The cable had been made in two sections; the "Niagara" received her moiety at Liverpool, the "Agamemnon" hers at London. It was arranged that the American vessel should lay the eastern portion and the English the western. The starting-point was Valentia, a small town on the west coast of Ireland, until then remaining in the utmost obscurity, but by the choice of the telegraph company brought into sudden and permanent notoriety. This scientific fleet of four vessels left the harbor with the precious cable aboard on the 6th of August, 1857. Mr. Field was on board of the "Niagara;" the shore end had been laid the previous day. Professor Morse and other electricians accompanied Mr. Field to watch the execution of the enterprise. How is it possible to describe the hopes, fears and anxieties of that little group of friends? But it was not alone Mr. Field and the scientists who were deeply interested. If there was one indifferent person on board when the expedition started there was soon none, from the commander to the lowest hand employed on the ship, that did not become participators in the general interest for the success of the experiment; and as the hours and days wore on, while the "paying-out machine" kept up its steady revolutions, and fathom after fathom of the great cable passed over the side of the "Niagara" and slipped into the silent sea, every one on board began to feel not only the pressure of a great responsibility, but a sort of human interest in the cable itself, as if it were a thing of life, which was thus being thrust overboard to fulfil its destiny—a consecrated sacrifice to the spirit of the age. An eye-witness

on the "Niagara" has eloquently described the feeling of subdued solemnity, which gradually took possession of the whole ship's company; and when the great calamity came, and by the too sudden application of a break the cable snapped, parted, and wholly disappeared beneath the waves, the shock was almost too great for the firmest nerves, and all felt as if a cherished comrade had just slipped the cable of life, and gone to make his grave beneath the deep waters until the sea shall give up its dead.

But of all that sad company Mr. Field was the least dismayed; he recognized the accident as simply the result of inexperience, and as in no way militating against the accepted possibility of laying an ocean cable—a minor detail in practice, with a very expensive result indeed, but in no way affecting the theory of the scientists, and not a necessary or inevitable fault likely to be repeated. The lateness of the season, however, precluded the idea of repairing the accident, so as to continue the work for that year. The fleet returned to England, and Mr. Field immediately gave orders for the construction of seven hundred additional miles of cable to replace what was lost. It was easier to do this than to satisfy the fears of some of the more timid stockholders, but as there was no one ready to buy Atlantic telegraph stock on the heels of such a disaster, they were obliged to keep it. Mr. Field had been vice-president of the company for some time, and in January, 1858, he was invited by the directors to accept the position of general manager with a salary of $5,000 per annum. He accepted the position but declined the salary.

In March of this year the second attempt was made to lay the cable. The "Niagara" was once more despatched to England to take up her share of the work, but this time without her tender, the "Susquehanna," nor did the United States furnish any substitute. Mr. Field considered the presence of a second vessel indispensable, but there being no prospect of his obtaining one here, he frankly described his dilemma to the lords of the British admiralty, who consented to furnish a tender, the "Valorous," as a consort

to the "Niagara," in addition to the two originally furnished, thus providing three out of the four vessels engaged in the work. This was the more appreciated as the British government was at that time in need of transports, and was chartering them to send troops to Malta.

The telegraphic fleet was once more started for mid-ocean; this time leaving Plymouth, England, on the 29th of May, 1858, first, however, going to the rough waters of the Bay of Biscay to try some experiments. During all this time Mr. Field's activity appeared almost to exceed the bounds of human endurance, and seriously alarmed his friends, lest he and the new experiment should break down together. Many were the successive twenty-four hours in which he had no sleep, except such naps as he would catch in an English or French railway car. But faith in the final success bore him up. On the 10th of June the work of relaying the cable commenced, but another disappointment was in store for the stockholders and Mr. Field. About two hundred miles of cable had been safely placed on old ocean's bed, when it broke as did the former one, and once more the labor of months was remorselessly swallowed up by the sea. The defect this time appeared to be in the construction of the cable itself, as it was repaired several times and finally abandoned.

Of course it required all of Mr. Field's eloquence to induce the directors to make another essay; he himself was greatly chagrined at the failure; but he still saw that the difficulties to be overcome were not insurmountable, and that perseverance would finally win. Again the fleet left Queenstown, on the 17th July, making their rendezvous in mid-ocean on the 28th; the next day the cables on the "Agamemnon" and the "Niagara" were spliced, and the steamers once more parted company, the "Agamemnon" trailing her share of the cable towards Valentia, the "Niagara" hers towards Trinity Bay. Each vessel reached its destination within a few hours of each other on the 5th of August. Signals were passed and repassed over the whole length, and the enterprise seemed

finally to be rewarded with success. Messages were exchanged between the Queen and President Buchanan; general rejoicings were in order; a public reception was given to Mr. Fields. The event was celebrated in New York and other cities; and for nearly four weeks the cable worked perfectly; then came a sudden stop. On the 1st of September it refused to respond, and the general disappointment was as great as the elation had been, and probably more extended, as many thought no further effort would ever be made. But this class miscalculated the pertinacity of English endurance and the irrepressibility of American pluck.

At a meeting of the Chamber of Commerce in New York, a gentleman present presumed to assert his belief that the cable had never worked. Mr. Cunard, of the British Steamship line, who also happened to be there, immediately arose and vehemently denounced the statement as false, adding, "I have myself sent messages and received replies." Only one or two others besides Mr. Field retained any confidence that the difficulties of ocean telegraphy could ever be overcome; but Cyrus W. Field knew no such word as "fail." Perceiving, however, that he could not under the circumstances hope to obtain additional private subscriptions, he appealed once more to the British government to come to the rescue of the great work of the century. And although their own "Red Sea Cable" had recently failed, yet they agreed to aid the Atlantic Telegraph Company by increasing their annual subsidy to the large figure of £20,000, and in addition to guarantee eight per cent. dividends on a new capital of £600,000 for twenty-five years. The British government did more than this: it sent out another vessel to take more exact soundings, and to explore carefully the ocean bed in the latitude where the cable was to lie, and created a commission of scientific men to examine the whole subject of sub-marine telegraphy anew—including the construction of the cable itself, and the machinery for paying it out. This commission reported that the enterprise was entirely feasible if sufficient care was exercised over all the details by competent persons.

This report put new life into the Board of Directors, Mr. Field all the time working to that end. He also labored to popularize the idea, addressing many public meetings and striving to interest capitalists in another effort. In the meantime, the outbreak of the civil war stopped all hope of enlisting private money in the work; here the United States government, however, as the war progressed, became more alive to the necessity of speedy communication with Europe, and Mr. Field had no difficulty in securing from President Lincoln the promise of active aid in this important international work. Little progress, however, was made until 1863, when proposals were made for the construction of a new cable; nearly a score of firms put in bids for the work, which was finally awarded to Gloss, Elliot & Co., of London. This cable was completed during the year 1864–5, and the sum of £600,000 was raised for the company, mainly through the instrumentality of Mr. Field. On this occasion but one vessel was employed to bear the cable—but that was the "Great Eastern."

In this instance, the start was not from Valentia, but the neighboring port of Foilhommerum Bay. It was on the 23d of July, 1865, that the land connection was made and the great ship commenced her momentous voyage, bearing more vital interests than "Cæsar and his fortunes." Day by day the great wheel turned, and fathom after fathom of the new cable was heavier and more carefully insulated than its predecessors, slipped overboard into the sea, and so the work went bravely on for 12,000 miles, but when approaching Newfoundland the old misfortune recurred; in spite of all the care and watchfulness, it broke and disappeared under the waves. But the engineer hoped to recover it, and instead of immediately abandoning the work, as had been done under similar circumstances before, it was decided to keep the vessel in the course where the cable had sunk and grapple for it. Grapnels of two miles in length were cast overboard and several times caught the cable and brought it nearly to the surface, and when it seemed almost within reach once more, the great strain was too much for the

grapnels, and they broke; thus after striving for nearly ten days to recover the cable, and seeing that this could not be done without more perfect machinery, the spot where it had disappeared was marked with buoys; the "Great Eastern" put back to England, carrying her own news of this last disaster. It was deemed too late to make another effort that season; once more additional funds had to be raised and faith in ultimate success created.

This time it was thought best to organize an entirely new company to be called the Anglo-American Telegraph Company. For some reason capitalists appeared more ready to subscribe than formerly; but Mr. Field showed his irrepressible confidence by taking £10,000 worth of stock—the whole capital being £600,000. This new company made an agreement with the old Atlantic Cable Company to furnish a new cable, and to lay it during the summer of 1865; for it was decided not only to try and recover the old, but to make assurance doubly sure by providing a second. Of course with every experiment thus far made, something new had been learned, and in July, 1866, after the most elaborate and careful preparation of the vessel and machinery to be employed, the expedition started on Friday the 13th, the "Great Eastern" being again employed. The weather was favorable; the ship's progress was at the rate of one hundred and eighteen miles a day, while the length of cable paid out was thirteen miles in excess of the speed of the vessel. Captain Anderson of the "Great Eastern" had so arranged the departure of the expedition, that he would have the benefit of the full moon as they should approach soundings off the coast of Newfoundland. Everything this time had worked smoothly; as the voyage drew towards its termination the anxiety of all concerned was at its utmost tension; another accident would have seemed too much for human nature to bear. Constant communication had been kept up with England through the cable from day to day, so that there the company and the community were kept apprised of the progress made, but on this side of the Atlantic all was in doubt and dark-

ness, and the most sanguine hardly dared to hope. It was known that if all went well the western end of the cable would be landed at Hearts Content, in Newfoundland, and many hoping, yet fearing, had gone there from various parts of the country to witness the arrival of the "Great Eastern." Some had been there for days before the ship could reasonably have been expected, and since the 25th of July the shore had been fringed with visitors, opera, marine or common spy-glass in hand, watching the eastern horizon for the anxiously awaited steamer. Many were the false alarms raised as some moving speck was descried in the distance: an illusive coaster or some other westward-bound vessel. Fourteen days more away; it is again Friday morning, the 27th day of July, 1866. Here at last she comes! early in the morning: her immense proportions, when she at last appears, make the gazers wonder how they could have mistaken any other craft for her. As she draws nearer the people see that her colors are all set, which at least indicates that they have met with no disaster. With every mile's advance of the steamer the excitement grew. Too impatient to wait the arrival, scores of boats put off to row toward her. The tender, the "Albany," is in the van; the "Terrible" close behind, while the "Midway" keeps close to the "Great Eastern," and a delay of nearly two hours occurs while the latter connects the heavy shore end with the main cable, and at last the two continents are united. Still New York and Washington knew nothing of all this; unfortunately the cable across the Gulf of St. Lawrence was disabled, and it was not until Sunday, the 29th, that this was repaired, and the heart-cheering intelligence announced to the nation, by Cyrus Field, the accomplishment of his and their great hopes! This was the first message:

"Hearts Content, July 27th. We arrived here at nine o'clock this morning. All well. Thank God, the cable is laid, and is in perfect working order. Cyrus W. Field."

Almost immediately the "Great Eastern" again put to sea, and, proceeding to where the cable of 1865 had been lost, succeeded

without much trouble in grappling it and bringing it to the surface. It was tested by sending a message to Valentia; and being found perfect was spliced to an additional section, which was brought to Newfoundland, and both of these cables have been in constant use to the present time.

If ever a man needed and deserved a rest that man was Cyrus W. Field. For thirteen years he had borne the brunt of all the sneers, and jokes, and doubts in good faith, which had assailed the enterprise. Other persons had their share in the great work. Every capitalist who bought a share of the stock should have his praise. The English manufacturers of the cable itself, and machinery, did their utmost to deserve success. The British government did nobly, in aiding the enterprise with subsidies and ships, and a few staunch friends like Peter Cooper and Marshall O. Roberts helped to sustain the courage of the more faithless; but it looked many times through those thirteen years of struggle, that had it not been for the unflagging courage and indomitable perseverance of Cyrus West Field, that the project would have been abandoned.

The interest of Mr. Field has never ceased in all that relates to this greatest work of the century. But some years ago he determined to leave for a while the distracting cares of his occidental existence, and sojourn for a time amid the more soothing and reposeful scenes of the Orient. Crossing the continent to San Francisco, accompanied by his wife, he took passage to Yokohama; much to his disgust there was no line of American steamers, and he was obliged to sail under the British flag. This, as is well known, was not *per se* any hardship to Mr. Field, but the fact brought to his mind more forcibly than pleasantly the terrible decadence of our mercantile marine through a false and suicidal legislation policy. As he progressed in his journey, the impression made in this respect was still deepened. He travelled on seven English steamers, two French, one Japanese and one Chinese; but nowhere had the pleasure of sailing in foreign seas under the United States flag.

Mr. Field liked to talk of this trip and describe the novel scenes he had passed through. One Japanese gentleman whom he visited introduced him to three of his wives and made tea for him in a golden tea-kettle. He was much pleased, as all travellers are, with the natural beauties of Japan—the volcanic mountains and lovely groves, the latter of which are cultivated and highly appreciated by the natives, much space being given up to these forest growths even in the cities. The water-population of China, who know no firmer dwelling-place than their boats, and have so lived for successive generations, is a never-ending attraction, and to Mr. Field the extreme cleanliness of the large, densely-populated city of Canton was almost as great a surprise, since sewers are unknown. Neither at that time had it any telegraphic communication with the rest of the kingdom or the world, and Mr. Field felt this the more, since for so many years telegraphic process had formed the staple of his thoughts by day and his dreams by night. Turning westward from China, he entered the charmed land of India, the cradle of the Aryan race, the land of myth and fable, of Buddha temples, of holy cities, of historic and sacred legend. At the sacred city of Benares, whose marbled steps are washed by the consecrated waters of the Ganges, Mr. Field visited the rajah by special invitation, where he learned much not usually attainable by western travellers. Near Bombay he had an opportunity of seeing the Tower of Silence, where, according to Parsee custom, their dead are exposed to the elements and to the attack of birds of prey until the flesh is all consumed, leaving nothing bleaching in the sun but the ghastly skeletons.

Mr. Field passed through the seven-fold heated Red Sea in March, visited Egypt, and then many European cities, of which Naples seems to have made the deepest impression, and, after nearly a year's absence, turned his face homeward, not failing on his arrival in New York to express his indignation at the practice of the custom-house officials, who first exacted a statement from him on oath that he "had not any dutiable goods," and then pro-

ceeded to search his baggage, as if it was reasonable to presume that he had committed perjury!

Since those days of recreation Mr. Field has entered largely into enterprises of a municipal nature, being identified with the system of elevated railroads in the city of New York, particularly the Third avenue line. Some few years ago (1879 to 1880) he undertook to erect upon his own land a monument to the memory of Adjutant-General John Andre, of the British army, who was employed to negotiate the treason of Benedict Arnold in the matter of surrendering West Point to the enemy. Andre was seized as a spy, being captured on ground near Tarrytown, now a part of Mr. Field's estate. The monument bore an inscription written by the late Dean Stanley, of England, and some complimentary and sympathetic words uttered by General Washington while condemning the young officer to death. That the historical spot should be rescued from oblivion by a monument of some sort is readily conceded, but the majority of Mr. Field's fellow-citizens objected to the dedication of a national memorial to an enemy and the result was that, shortly after its completion, on February 25th, 1881, the monument was mutilated by zealous patriotic hands, and again, on the 28th of the same month, it was repaired, but uselessly. In April it was again defaced, and so seriously that Mr. Field became convinced that it would prove a very Ixion's task to repair damages, and has, we believe, given up the attempt. The only plausible explanation of this anti-American fancy in the choice of a hero is, we think, to be found in Mr. Field's unbounded gratitude to the English government for their abundant and timely assistance in the matter of laying the Atlantic cable, a fact fully recognized in these pages, but which, it is quite certain, would never have been rendered had not British capital foreseen the profit in it.

Mr. Field's latest attitude before the public is as a director of the Western Union Telegraph Company. His later years are crowned with wealth and honor, and he lives in the enjoyment of all that his heart desires and his active intellect requires.

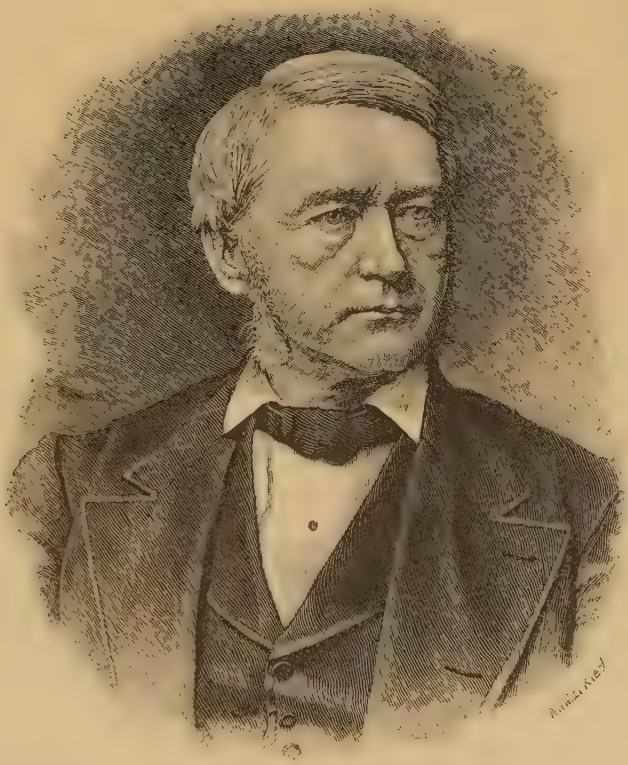
THOMAS A. SCOTT.

THE subject of this biography, Thomas Alexander Scott, was born in London, Franklin county, Penna., on December 24th, 1823. That place, then a straggling village numbering three hundred souls, is situated midway the length of the State, and on the borders of Maryland. The main road through London intersects a broad, limestone valley, pleasant, smiling and fertile. On the east, South mountain casts its shadow, like the hand of a dial, athwart the valley; while on the north, Cove mountain rears its bold head 1,500 feet into the air.

At the time of which we write, the rush and clang of no railway brought traffic into this peaceful scene, but all freight was transported by heavy Conestoga wagons, many of which were made in London, and which cumbrously threaded their way between the great commercial centres of the country. Here the father of the subject of our sketch kept the chief inn of the village, a place greatly frequented by teamsters. The elder Thomas Scott was of a strong Scotch-Irish stock that came originally from Donegal, a stock which gives pluck, energy and hardihood.

Amid these rustic scenes the boy first looked on life, and Longfellow might easily have taken this early home for the motive of his prelude to the "Wayside Inn:"

"A region of repose it seems,
A place of slumber and of dreams,
Remote among the wooded hills!
For there no noisy railway speeds
Its torch-race, scattering smoke and gleeds;
But noon and night the panting teams
Stop under the great oaks that throw
Tangles of light and shade below,
On roofs, and doors and window-sills.



THOMAS A. SCOTT.

Across the road the barns display
Their lines of stalls, their mows of hay,
Through their wide doors the breezes blow,
The wattled cocks strut to and fro,
And half effaced by rain and shine
Swings on its post the creaking sign."

And so our hero was merely the chore boy of the wayside inn, running this way and that, simply clad in rustic garb, a fair-haired, agile child. During the four or five winters before he was ten years of age, young Aleck, as he was then called, attended the village school. This was the only opportunity for regular instruction that he ever received. But, in the larger, truer sense, his entire career was a school for the unfolding of manly and executive faculties. Not only the experience with men and affairs, the exercise of cool judgment, the necessity of observing and deciding instantaneously, but the comprehensive grasp of a multitude of subjects, the forecasting of a variety of consequences, and the insight into the best methods of developing material resources, all formed the means for a continuous training such as books alone can never give.

When the youth was ten years of age, a great sorrow came upon the little household. The father died, leaving Aleck one of five children, and but limited provision for them and their mother. Young as he was a plunge into the great world was inevitable—that world in which he was born to be a leader.

For a short time only he became a driver on the State Canal, near his home; a position which he soon left for a clerkship in a country store near Waynesboro. From here he went, in the same capacity, soon afterward, to Bridgeport, and afterward to Mercersburg. Evidently he had not found his true place. At the age of seventeen a new career opened before the aspiring, industrious young man. At that date a system of State transportation extended from Philadelphia to Pittsburgh, partly by means of a canal and partly by a primitive portage railroad. This system required three collectors of tolls, and one of these a certain Major James

Patton secured. As this same Major Patton had previously married an elder sister of Aleck, it was only natural that the young man should obtain a clerkship in the then important office. It was an onerous position for one so youthful, and great complaints were made in consequence: before the incumbent had been tried, not after. All who had business to transact found him prompt, energetic, courteous, and faithful. He was an expert in accounts, surpassing his fellow-clerks in capacity of accomplishing business on hand, while the genial kindliness of his nature made all men his friends. With an immense fund of vitality, a frolicsome, sparkling disposition, and a great fondness for social life, the youth's strength seemed exhaustless. He never flagged. After the primitive merry-makings of the country, lasting till early dawn, he would take a single hour's rest, and then be at his post, ready for work, and good work, too.

All that time Aleck was rosy-cheeked, dashing, and handsome, winning friends and deserving them. But he never forgot his duties and responsibilities. As a proof of the esteem in which he was held, when, by change of administration in 1841, his brother-in-law went out of office, the successor raised young Scott to the position of chief-clerk, with what was then the large salary of forty-five dollars per month.

But it did not suit this restless young man to be always a clerk; he had met a young lady who had permanently enlisted his affections, and he wanted to be independent. Accordingly his former employer, Dr. Ginew, and Aleck Scott, formed a partnership to start a saw-mill at Columbia, Pennsylvania. Having procured a contract from the State to furnish lumber for public work, they seemed in a fair way to succeed. So, when barely twenty-four years of age, Mr. Scott was married to Margaret Madison of Columbia, and the young people went immediately to housekeeping. Life seemed fair and untroubled. A few months passed, and their hopes were dashed to the ground—a sudden freshet wrecked the mill and left the new firm almost penniless. But the young man

was undismayed. After looking about and trying one or two places, he finally became chief-clerk in the office of Alexander Cummings, Collector of Tolls at Philadelphia. Here he remained two years, in the second of which occurred the birth of his eldest son, James P., who became in after years his assistant and companion in many undertakings.

Again the young husband and father returned to Columbia, this time as a shipper in the large transportation house of Leech & Co.; but he had not yet found his rightful place. All his experiences and changes were but preparatory to the life-work upon which he entered in 1850. At that time the Pennsylvania Railroad was building a line from Harrisburg to Pittsburgh, and a competent man was required to take charge of the station at Duncansville, its western terminus. His engagement at this post is graphically described by surviving witnesses. Mr. Scott arrived at the company's office in Harrisburg in answer to a telegram sent at the instance of Dr. Ginew. Engineer Thomson, in charge of the works, heard a knock at his office door, and looking up saw on the threshold a bold, bright fellow with his trousers tucked into his boots, and a wide-brimmed hat stuck carelessly on the back of his head, which was covered with long flowing yellow locks. The fresh eager face and large blue eyes were full of life and spirit, and altogether he looked like a young prince masquerading in hoosier garb.

The cautious engineer thought this young man too inexperienced. "All right," nonchalantly replied Scott, "I thought if I liked the place I'd stay a while, and if I didn't I'd tell you so," and he was about to depart. His coolness turned the scale. The engineer called to the retreating form, "Come back, young man, and stay with me a month." So it was arranged, and that moment revolutionized railroading in this country.

We are now so much accustomed to superb facilities for travel and traffic, that we take all this gigantic system of railways as a natural growth, like grand mountains and far-reaching rivers But transportation then was no more like transportation now than the

crawling of an earth-worm is like the sweep of the eagle. He would have laughed who had been foretold the present marvellous rapidity with which heavy freight is moved across the continent from ocean to ocean. Steam was applied to machinery, but the whole service was slow, cumbrous, lagging. The genius of locomotion had hardly wakened from his slumber among the primeval forces of nature. He had waited long ages for the master's touch, the swift electric brain, and here entered a youth, laughing and gay as the morning. He steps forward and puts his hand upon the guiding lever of the locomotive, he sends long, keen glances over the ground sparsely lined by rails, he computes, and calculates, and examines; he weighs population and resources, and in a little while creates a new science of transportation.

In this direction Thomas Alexander Scott was a leader such as no man had ever been. He leaped chasms, tunneled hills, bridged streams, combined facilities, and so developed a good portion of the most fertile section of our country, and he taught the world how to equip and manage railroads. The child of a poor widow, the untutored boy, driving horses on a canal, clerking in country stores, going from one thing to another without real success, finally found his post as the developer of commerce, the subduer of rude forces, the conqueror of stupendous obstacles. Out of that wonderful brain the Pennsylvania Railway sped on its dizzy way, and a new scheme of traffic was mapped out. And all this came out of honest, hard work. He toiled early and late, he made himself acquainted with every detail of the business, he left nothing at loose ends. His remarkable executive capacity was applied to every part of the exercise in which he took so much pride. He allowed for no failures, for he conquered everything which might defeat. He studied human nature and put the right men in the right place. He represented administrative ability more than any other man of his generation.

We left Mr. Scott at Duncansville, where he showed such signal ability in charge of the station, that he was promoted to be

superintendent of the West Division, with headquarters in Pittsburgh. This was in 1854. Three years later he was appointed general superintendent, with an office at Altoona. As business increased, the duties of superintendent became more onerous, but the abilities of the official kept pace with the promotion which awaited him. In 1860, on the death of the incumbent, Mr. Scott, much to his surprise, became first Vice-President of the Pennsylvania Railroad at the instance of Mr. Thomson, who had then become its president. At this time Mr. Scott made a study of the geography, climate, population, commerce, manufactures and undeveloped resources of the whole breadth of the continent, in order to tap the grain-growing belt to the best advantage. In this respect, as in others, he and President Thomson mutually helped one another. One was slow and profound, the other dashing and brilliant. The new vice-president at once went to work to buy up all the roads which could be utilized by their company, including that running from Lancaster to Harrisburg; that from Columbia to Middletown; the Cumberland Valley, from Harrisburg to Chambersburg, and that which is now the Philadelphia and Erie branch of the Pennsylvania, also the Northern Central, running from Williamsport to Baltimore. Thus feeders of the main line were built up, and a great trunk line between the eastern sea-board and the western rivers established successfully. And this work owed more to the far-seeing plans and energy of the subject of this biography than to any other person. In 1850 the gross revenue of the Pennsylvania Railroad was only $350,000. In the year before Mr. Scott's death, 1881, it amounted to over $26,000,000, with a net profit of $3,000,000. It is the boast of its officers to-day, that no other road in the world drains so large a territory or embraces a system so gigantic. Indeed, it has grown to be so vast, rich and influential as a corporation, that its power is both feared and courted. Its patronage and its weight in legislation are enormous. But the creator of the importance of the Pennsylvania Railroad was not, in the ordinary sense, a politician.

Those great abilities would have made him shine as a statesman, but they were directed into other channels, not less necessary for the public welfare.

The year after Mr. Scott became vice-president of the road, the stirring times of the war came on, and his genius was called into requisition; first by Governor Curtin, in order to assist in the transportation of troops from his native State to the national capital. Washington was in danger; the rebellion was rampant in Baltimore, and communication between the North and South cut off. The situation was just such as best fitted the dash and zeal of the man then in the very prime of life—the Napoleon of railroads. The efficiency of his movements was so marked, that attention was called to it by General Simon Cameron, then Secretary of War, who ordered Mr. Scott to report to him without delay, in order to keep open and work the railway between the capital and the North. At once the vice-president went to work, began a line to Philadelphia by way of Annapolis, and in two days' time troops were landing in Washington. In order to give him official standing, he was very soon made colonel of the volunteers of the District of Columbia, with full charge of all railway and telegraph lines operated by the government.

As soon as Congress met, Colonel Scott was appointed assistant secretary of war, at the instance of General Cameron. It is not possible here, at this day, to compute the value of his services to the Union cause. But the Cabinet officers knew and estimated aright his celerity and judgment; President Lincoln was accustomed to call him the "Perfect master of the situation," and they were frequently conferring together at the White House, bending over plans and maps in their shirt-sleeves. General Cameron has put on record his tribute to the great work of his assistant in this wise: "No other man in America, in my judgment, could have, at that time, fulfilled the requirements of the service as Colonel Thomas A. Scott did. It needed a man of untiring energy, quick decision and great nerve to deal with the every-day requirements

of the situation; and no other man possessed all these qualities to such a degree. It was a part of my policy at the beginning to not only take and operate railroads in the enemy's country which we captured, but to build lines of railroads to follow the army as nearly as practicable. Most of our old army officers thought this could not be done, but Colonel Scott demonstrated its entire feasibility almost at the beginning of his career as a military railway manager. He had great responsibilities, and a great work to do. In less than a month he had so systematized his portion of the duties of the department, that he could tell the capacity for transportation to every division of the army. His marvellous mastery of details connected with his business, and his power to reach your judgment almost without explanation, are characteristics of his mind, which have seemed, in every respect, to make him the greatest railroad manager that ever lived."

Early in the second year of the war, Edwin M. Stanton, who succeeded General Cameron in the War Department, sent Colonel Scott on a long tour through the West and Southwest, in order to inspect and report facilities for transportation over that territory, as well as to advise regarding the best manner of protecting public property. He proved to be so competent an authority in this direction, that he was despatched through the Eastern Division of the army for a like purpose. With this mission in view, he travelled 10,000 miles in a few weeks, accomplishing his work to the satisfaction of his chief, after which he resigned and returned to his old office in the Pennsylvania Railroad. But he never ceased to do everything in his power to aid the cause of the Union. One anecdote in this connection attests his coolness and decision. At the battle of Antietam, the soldiers needed more powder, and it was ordered by telegraph. Colonel Scott was on hand. Loading a train with powder and ammunition, he took direction of it, and sped on so rapidly that the boxes of the wheels began to smoke. He was entreated to slacken speed and cool the heated journals. Not he! On and on they rushed; denser grew the smoke and

flame. Bravely the daring man took the hazard, and rolled into the front with blazing wheels—but everything was safe—but it seemed only a chance that the train and all on board were not buried in a horrible explosion. In May or June, 1863, Colonel Scott was once more pressed into his country's service, and his sagacity was the cause of the check by Union forces of Lee's advance on Gettysburg; in September of the same year he was assigned to the staff of General Hooker, with the rank of colonel and assistant quartermaster. This was for the purpose of forwarding troops to Chattanooga, through the building and repairing of railways, in order to rapidly mass soldiers on that important point. Having faithfully performed this work, Colonel Scott again went back to his office, where, in 1871, he was elected President of a Pennsylvania Company, connecting Pittsburgh with Chicago and St. Louis. Here he found immense difficulties in consolidating rival lines. Having declined the presidency of the Erie Railroad Company, Colonel Scott turned his attention in 1872 to the Texas Pacific, in which he invested the greater portion of his private means. The ensuing year he visited England in order to negotiate for funds to prosecute the work of construction, and was about to succeed, when the failure of Jay Cooke, and the subsequent panic, placed insuperable difficulties in his path. And on his immediate return to Philadelphia, he found his liabilities amounted to the amazing sum of $17,000,000.

Colonel Scott at once proposed to retire from all his positions in railroad companies, but the various corporations with which he was connected refused his resignation.

But it was a startling position in which he was placed. Tom Scott, as his friends loved to call him, was finally on the verge of bankruptcy. The poor boy, the ambitious, hard-working youth, the sagacious man of affairs, had apparently reached the pinnacle of fortune, only to fall from his dizzy height of luxurious wealth, bankrupt of all his proud possessions. But not so; the daring, scheming brain, was yet unconquerable, fortune had not played

him false. His creditors met, and, trusting in his honor and his capacity, generously bade him go on and extricate himself from his apparently hopeless position, if possible. One friend after another came to his rescue; General Cameron advanced a million of dollars, others followed his example, and he went to work. Congress refused to grant a subsidy, but with incredible energy, he succeeded in placing the road beyond the need of help. He remained its president until the spring of 1881, when he resigned, after having received from Jay Gould the sum of $2,400,000 for his entire stock. This is one of the largest business transactions conducted by private parties on record in this country—through the medium of one little slip of paper.

But we will go back to the history of the Pennsylvania Railroad in the year 1874. At that time occurred the death of its president, Mr. Thomson, the old-time friend of Colonel Scott, and the latter gentleman was immediately elected to fill that place. When he entered upon the office, the value of the stock was estimated at $13,430,000; at the expiration of his occupancy of the chair, its par value was the enormous sum of $151,000,000, Governor Hartranft having signed a bill allowing the increase of nearly $118,000,000, a process of "watering" stock with which the public is only too familiar. The fortune of the road had been already established by the expansion of the currency, and the enlarged facilities required during the war.

By the same increase of value and of business, in addition to the shrewdness of his keen judgment, the fortune of President Scott was also secured.

As we may believe, these six years were crowded full of earnest toil. He had secured uniform rates among trunk lines, established a board of arbitration for the purpose of settling disputes, organized fast freight lines, and built up branch or connecting roads, which helped to develop the country, while they fed the main line along the route. Those various roads he made work together as a whole, self-supporting and mutually helpful. Nor was this all.

He was at the same time President of the Pennsylvania Company, which controlled 4,000 miles of railway beyond Pittsburgh; President of the Pan-handle route; of the Union Pacific Railroad; of the Atlantic and Pacific Railroad; controlling director of the Southern Railway Security Company, of the Kansas Pacific, the Denver and Rio Grande, as well as several other smaller roads.

But another crisis occurred in his career in the year 1877. The great line competitions began, and the effect of the panic three years before still bore heavily on all classes. The terrible riots of Pittsburgh took place, in which the loss of the Pennsylvania was at least $2,000,000. Colonel Scott, who never knew fear, had his headquarters in the station in West Philadelphia, from which, though continually menaced by mobs, he directed all the movements of the troops guarding the lines, and the working of the trains. His coolness and intrepidity saved farther loss.

After all was over, the Colonel felt weakened physically. His splendid career had been handicapped with too many heavy weights, and he began to slacken speed in the race of life. An injury received in a railway collision had caused slight occasional paralysis of the left side. And now the old symptoms became aggravated. In the fall of 1878 a second attack supervened, and he was ordered abroad for change and recreation. The weary brain must relax or give way. He took his family with him, and spent most of the winter in Nice, among orange blossoms, beside the blue, rippling waters of the Mediterranean. He went up the Nile, where old Egypt sits mumbling over her Pyramids; sharp contrast to the life he had left behind. But the nervous tension had continued too long; he rested but could not be restored.

After his return Colonel Scott continued to discharge his duties as President of the Pennsylvania Railroad until, after thirty years' service in one or another department, he felt constrained to resign in May, 1880. The year previous he had withdrawn from nearly all official positions and closed up his business, with the sale of his

stock to Jay Gould, as described. He still continued to visit his office, but, early in May, 1881, the end was evidently approaching. While on the way to attend a wedding he was once more stricken with paralysis and taken to his beautiful home, on the corner of Nineteenth and Locust streets, in Philadelphia. Under the skill of physicians he rallied sufficiently to be removed to his country-seat at Darby, Delaware county, where he slowly sunk into unconsciousness and quietly passed away on Saturday, May 21st, 1881. By his bedside were his son, James P., and his daughter, Mrs. Miriam P. Bickby, children of his first wife, who died a few years after marriage. There were also present his second wife, to whom he was married sixteen years previously, and their two children, Edgar Thomson and Minnie. This accomplished lady, who was formerly Anna D. Riddle, of Pittsburgh, still survives.

It had been the express wish of Colonel Scott that everything connected with his obsequies should be plain and unpretentious. Four days after his death, all that was mortal of the kingly mind was laid in the beautiful Woodlands Cemetery. The family lot occupies the highest ground in the burial-place, and is canopied by three great oaks, a spot which the railway king had selected when in health, and where his little boy, the same child who died while he was abroad, lay sleeping his last sleep. Hither was brought the simple, black, cloth-covered casket, which had been kept open at the spacious country-house for his cherished friends to take a farewell look of features composed and peaceful, on which rested the last, inscrutable smile of death. It was noticed that not a wrinkle or seam marred the reposeful brow to show what weight of thought and care had laid it low. The last great mystery had effaced all lesser symbols in the supreme moment. And so they followed all that was left to the grave—the representatives of the press, the bar, the pulpit, and the great corporations and railroads of the country. Bishop Stevens, of the Protestant Episcopal Church, assisted by several other clergymen, administered the last simple rites of the solemn funeral service. The

grave was lined and walled with flowers, and, as dust was committed to dust, the sun's last rays fell like burnished gold across the little spot where reposed the body of the greatest administrator of the age.

In the last will of Colonel Scott the customary inventory of his property after death was forbidden, and no formal account was required of his executors. These were the wife and the eldest son and daughter of the testator. Bequests were given to his brothers, sisters, nieces and a few intimate friends, but the bulk of his property was divided equally between his wife and his four surviving children. Colonel Scott had, during his lifetime, conferred great benefactions upon a number of public institutions. Among these were the Jefferson Medical College, the University of Virginia and several others, to which he gave $50,000 each. His private kindness was delicate and almost unbounded; much of it never became public. Frank, generous, social and kindly in private, he could be prompt and domineering when occasion demanded. Cast in a large mould, he was eminently fitted to become an autocrat of railways. Sitting in his office, within hearing of the click of the telegraph, he tied together the seaboard and the lakes, the Pacific and the Atlantic, with chains of steel, and sent over them ponderous engines careering like tops.

Nothing can be more remarkable than the way in which fortune showered on him her choicest gifts. The poor boy of the wayside inn, spending his first earnings for his mother's comfort; at middle life he was the peer of a Rothschild. At his retirement from office, at the head of the railway service, his fortune could not have been less than $17,000,000. It is like reading the story of Aladdin's wonderful lamp to trace his dazzling career and learn of the millions he accumulated. Fortune seemed to have manufactured a cornucopia of golden stuff and filled it with the rarest treasures in order to shower all upon the head of the self-made man. He is an example of the height to which energy and will and genius can raise their daring possessor when once Fortune turns the dazzling light of her face upon his rugged pathway.

AMOS LAWRENCE.

Blood tells; the man is what his ancestors have made him in quality, but the particular form of development is determined by circumstances. Thus is explained the inborn integrity and conscientious course pursued in his business, as well as in all the affairs of life, by Amos Lawrence. The Lawrences have a good record, running back sixteen generations in England, and for over two hundred years in this country. The name is derived from the Latin *Laurentius*—meaning, "flourishing like a bay tree." The first of the name known in England was the Monk Lawrence from Italy, who came to preach Christianity there; he became eventually Archbishop of Canterbury, and died in 916, being buried in the Abbey of St. Austine's; another ancestor was General John Lawrence, who commanded a wing of the English army at the famous battle of Flodden Field; later, one of the same name, a clergyman, was exiled for his faith by Queen Mary. One, Edward, was knighted in 1619. The family have always had a religious character—mixed with military and literary tendencies. The immediate ancestor of the present family in New England came here in the company led by John Winthrop, the first Governor of Massachusetts, like most of the first colonists actuated by religious principles.

Samuel, the father of Amos Lawrence, was a sturdy patriot, and one of the very first yeomen to take up arms in the war of the Revolution; he belonged to the "Minute Men" of Groton, Massachusetts, and on that ever memorable 19th of April, 1775, he was hastily summoned, while at work in his field, by General Prescott, who, riding hastily toward the Lawrence homestead, gave the warning call: "Samuel, notify your men the British are com-

ing!" Not a moment did he delay, collecting the members of his company, who resided at considerable distances apart, from one to seven miles, they were all ready in three hours' time, and marching on their way to Boston. The body gathered by the intrepid Lawrence came up in time to share in the battle, and the glory of Bunker Hill, some of them in wounds and patriots' death.

Samuel Lawrence had a narrow escape: his hat bore the marks of two bullets, one of which grazed the hair from the top of his head, while a spent shot lamed his arm. Two years later Samuel Lawrence stood by the side of his chosen bride, and while the marriage was yet incomplete the tolling of the town bell announced to the "minute men" that danger was apprehended, and their presence called for; the ceremony was hastily concluded, which made Susanna Parker the wife of this moral hero, and taking a hurried farewell of her he went bravely forth to join the defenders of his country, unknowing whether he should ever rejoin the young wife from whom he was so suddenly and unexpectedly separated. He afterwards did the State some good in the battle of Rhode Island, was created a major for his bravery in face of the enemy, and finally returned to enjoy the peace his valor had helped to win. In civil life he was honored and respected, was made a justice of the peace, and was for many years a deacon of the church. He was also a promoter of learning, and projected, with the aid of others, the famous academy, afterward called by his name, which still exists and flourishes in Groton, of which he was a trustee for thirty-three years. From such a father we ought to expect energetic and conscientious sons. His mother, whom he greatly venerated, was also a woman of marked intelligence and great energy, and of a good ancestry. This couple had nine children, of whom Amos and Abbott became the most distinguished by their honest accumulation of great wealth, and their benevolent use of it. Amos was born on the 22d of April, 1786, being the third son. He was a delicate child, and consequently was not kept constantly, as were the hardier boys, at the district school;

but his education was not on that account neglected; both father and mother, by their instruction, more than made up to him what he missed by occasional absences from the schoolhouse. As he grew older and stronger he was sent to the academy, which his father's influence had done so much to create; but when only thirteen he left the scholar's bench and took a position behind the counter of a "country store," kept by one James Brazier. If a country store does not impress the visitor from a large city with harmony and congruity, it nevertheless is a good school for a young beginner in trade to learn the value and uses of a great variety of products and utensils. In Brazier's store might be found everything in the hardware line from a plough to a needle; in textile fabrics, from a horse-blanket to a pocket-handkerchief; from the garden, all the usual productions from a pumpkin to a peppercorn; from the field, apples and oats; from the earth, coal and salt; for the festively inclined, Jamaica rum and cider; for the sick, drugs of every description, patented or made up by prescription. A boy must be dull who does not gain some new ideas by the contact with and sale of such varied articles, and young Amos Lawrence was one who profited greatly by this experience.

Every "country store" then had what might be called "a bar;" liquors were mixed to the taste of the customers to be drunk on the spot, and clerks were expected to perform this duty as promptly as any other; in this store of Brazier's there were four other young men, all older than Amos, who had learned to combine for themselves a very pleasant drink composed of various ingredients, the basis of which was rum; for a short time young Lawrence joined his elders in partaking of this refreshment, but on finding the desire for it growing upon him, young as he was he resolved to strike out a line for himself, and declined to partake of the seductive mixture. At first he only meant to break himself temporarily of the habit of anticipating the hour of indulgence, but finally concluded that it was best to abstain altogether; which he did from that time forward, though he was still under the

obligation to mix drinks and sell to customers. Considering that at the time of making this wise resolution the indulgence cost him nothing, that the custom was almost universal, and that the other clerks were all older than himself, it was certainly remarkable in a boy of fourteen to show the courage of his opinions in so direct and practical a manner; nor can we think that he effected this without drawing upon himself the sneers and jokes of his companions: one of the hardest trials a lad can be called to bear. About the same time he determined to avoid the use of tobacco in every shape: not because he did not like it, for he often kept a cigar in his desk for its flavor, but because its use was unnecessary, expensive, and objectionable in many ways. Amos had early learned to restrain his appetite, one of the most important branches of education, unfortunately too much neglected by parents and guardians.

But every one's reward for virtuous conduct does not come so quickly and surely as did young Lawrence's. He persevered through the whole of his apprenticeship in the course he had marked out for himself, and, with prompt, faithful, strict attention to all his duties, he gradually took precedence, in the eyes of his master, of the other clerks, and the management of the business was eventually left almost wholly in his hands. Among other things, he had so familiarized himself with the drug department that it was quite a usual occurrence for persons to consult him as to their use, thus saving themselves the expense of applying to a physician.

No sooner was Amos twenty-one years of age, and his seven years' apprenticeship ended, than he started for Boston, a neighbor conveying him in his chaise, with the meagre sum of twenty dollars in his pocket. His reputation for capacity and probity had gone before him, and he had no difficulty in procuring a clerkship; in fact, one was offered him as soon as it was known he was free to accept a position, though he had intended commencing business in Groton, and had gone to Boston to establish a credit. He con-

tinued in this place only from April to the close of the year; then he decided to go into business for himself—this was in 1807. True, he had no capital except his excellent record and his experience, but with these he obtained the necessary credit, and he opened his first little dry-goods store on Cornhill, Boston. He at first employed but one clerk, who was hereafter to win fame in quite another direction. This was Henry, afterwards Brigadier-General Whiting, U. S. A. Mr. Lawrence, Sr., had naturally taken great interest in the venture of his son Amos, commencing business on nothing, as one may say, but his good character; but on this his father relied, as did others. But he felt that some money was needed. So the old gentleman, without consulting his son, put a mortgage of $1,000 on his farm and brought the cash to Amos; the latter accepted its use, but with regret, feeling the terrible responsibility of what would happen if he should fail and be unable to repay it. But he did not fail, and lived in prosperity many years in which to repay, not only the money, but the trust which his father had reposed in him.

Prompt payment was one of the cardinal points in the conduct of his business. In this period of his life, while in the retail trade, he never allowed a bill against him to remain unpaid over the Sabbath, even for goods bought at auction on Saturday. He settled by bill, note or otherwise, so as to start the next week clear of all complications. An accurate daily balance of accounts, a frequent examination and inventory of stock, strict economy in personal habits, the limitation of obligations, so as to leave himself a fair margin for unforeseen contingencies, could hardly fail to carry the young merchant safely through his initial experiment, and at the end of his first year he could show fifteen hundred dollars of clear profit. The second year his books showed a balance in his favor of four thousand dollars; and Amos Lawrence might now be said to be firmly anchored among the most trusted of the young merchants of Boston, then famous for its many reliable and worthy business men, who grew up to earn the cognomen of "the solid men of Boston."

Some of our readers may think that Mr. Lawrence was specially favored by the times in which he lived, and imagine that his opportunities were more favorable than is offered young men at the present day, but, so far is this from being the case, that we may safely say that at no period since the adoption of the Constitution has there been a longer and drearier period of "bad times" than the first ten or twelve years of Mr. Lawrence's mercantile experience. In the winter of 1807 and 1808, when he commenced, was the precise period when all business was thrown into confusion, and in many cases merchants were completely ruined by the "French spoliations" upon the sea, and by the bitter remedy applied by the government of subsequently placing an "embargo" on vessels which forbade them leaving any port in New England —utter stagnation would have been the result had not this famous edict been more or less successfully evaded. War was in the air, disturbing values and making all investments insecure; and then followed the actual collision with England, and, after the conclusion of the war of 1812, the burden of taxation was so great that immense numbers of small land-holders had their property sold at public auction for arrears of taxes, and it was not until after the election of President Monroe, in 1817—the "era of good feeling" —that a general revival of business took place, aided by the new tariff which went into operation about the same time that the New England merchant could feel assured that a reasonable investment was sure of a suitable return. It was not a favorable time when Amos Lawrence ventured his fortunes in a stock of dry-goods on Cornhill; but, by care and good judgment, he conquered the bad times and came out of the struggle victorious.

At the first smell of powder his only clerk, Henry Whiting, had left him, and Amos Lawrence now determined to invite his younger brother, Abbott, to come with him as a clerk. Abbott was at this time only fifteen, but he had been taught, like his elder brothers, to use all his talents, and Amos had no reason to doubt that he would take an interest in the business, more than a stran-

ger would be likely to do, and in this he was not mistaken. It was in October, 1808, when the lumbering old stage, connecting with Groton, brought to the old tavern, known as the "Exchange," and there deposited its youngest passenger, a lad with all his wardrobe contained in a bundle, which he carried in his hands, and the mighty sum of three dollars, which he carefully guarded, in his pocket. This was the début of Abbott Lawrence in Boston, the future "merchant prince," munificent patron of learning, statesman, and Minister to the Court of St. James, outshining in popular estimation, if not in solid worth, his elder brother, who had summoned him from the paternal acres to come and sell cotton-cloth on Cornhill. For nearly seven years Abbott acted as employé in the store until 1814, when he was received into partnership; the new firm taking the title of "A. & A. Lawrence." Mr. Amos Lawrence had gradually been eliminating the retail features of his business, and the new firm now established themselves as importers and commission merchants, dealing largely in woollen goods, as also in the manufacture and exportation of cottons. They were among the first interested in the establishment of the cotton-mills at Lowell, and subsequently in others. They were the leading projectors and large stockholders in the Suffolk, Tremont and Lawrence companies. From this time forward wealth rolled in upon them like a golden stream; their business transactions grew with their fortunes, and the firm of "A. & A. Lawrence" stood second to none in the tri-mountain city.

As a mill-owner Mr. Lawrence did much to preserve the well-being of the female operatives employed in the mills, making such judicious regulations and provisions as would secure to them the most healthful accommodations, and means of religious and mental culture which the circumstances admitted of. In his day, it must be remembered, the country had not then been subjected to the flood of foreigners which has since forced out of the mills the daughters of the soil; most of the operatives were young women from the agricultural districts, many of whom came to work only

one or more seasons in the mills, perhaps to earn money to pay for a term or two at "the Academy;" to help pay a brother's expenses at college, or possibly to pay off a mortgage on the homestead. With such hands as these every effort for their benefit met with the fullest appreciation. But they could not be dealt with like machines. We are aware that the Lawrences have been criticised for not doing more than they did for their numerous operatives, but the operatives of his day were American men and women, able to look out for themselves, and who would have resented any interference in their personal habits. They had such accommodations as they paid for, and they saved or spent their money as they chose; yet we know that Mr. Lawrence prided himself upon the comfortable appearance and well-being, morally and mentally, of his work-people, and was in the habit of contrasting them in every particular with the "mill-hands" of Manchester and other manufacturing cities in England. Their free and independent looks and respectable style of dress sufficiently showed they were not ill-used.

Mr. Lawrence never speculated in stocks, hence it is not easy to discover where at any one time he made a great sudden addition to his fortune; in fact, he himself admitted that he never did; his wealth increased by steady, constant, and large but not astonishing additions. There was no cessation to the incoming profits, no relapses, no suspensions, no failures, and so panoplied was he with business caution and, it may be added, prescience of coming changes, that no commercial crisis shook his credit, no financial panic moved the solidity of the firm; gradual, steady accretion was the law of accumulation with Amos Lawrence, and the "law unto himself" of distribution was very similar. He gave away steadily, as he received, and with as much method and discretion; about a tenth of his large income was habitually devoted to charity. In his mode of bestowal every effort was made by him to avoid publicity; there was no affectation about this; he was seriously annoyed whenever injudicious friends paraded his beneficence in the

papers, and on several occasions took special pains to prevent such action.

Mr. Lawrence had what might be called a strong penchant for giving advice; whether this was always well received we have no means of knowing, but his diary abounds in instances of letters written for the sole purpose of warning or guiding some young relative or friend, and some not so young. When he sent his brother Abbott on his first business voyage to England, in 1815, the young man being then nearly twenty-three, his elder brother wrote him an excellent letter, warning him to withstand all the "new forms of temptation he might meet among strangers." To his own son, in after life, whom he had sent to Europe for the benefit of foreign travel, he wrote some truly excellent suggestions, which many of our modern youths might profit by. Mr. Lawrence was a firm believer in American principles, and he wanted no importation of manners or ethics in his family. He writes thus to his son, then (1829) in Europe: "Bring home no foreign fancies which are inapplicable to our state of society. It is very common for our young men to come home and appear quite ridiculous, in attempting to introduce their foreign fashions. It should always be kept in mind, that the state of society is widely different here from that in Europe, and our comfort and character require it should long remain so. Those who strive to introduce many of the European habits and fashions, by displacing our own, do a serious injury to the republic, and deserve censure. An idle person, with good powers of mind, becomes torpid and inactive after a few years indulgence, and is incapable of making any high effort. Highly important is it then, to avoid this enemy of mental and moral improvement." To another son, at school, he writes: "Get the habit firmly fixed by putting down every cent you receive and every cent you expend. In this way you will acquire some knowledge of the relative value of things, and a habit of judging and of care, which will be of use to you during all your life. . . The habit of being accurate will have an influence upon your whole character."

He especially urged his son to write out fully and clearly the account of any expense of the judiciousness of which he doubted, and by no means to omit it, or slur it over. "This habit," he adds, "is as necessary for professional men as for a merchant, because, in their business, there are numerous ways to make little savings, if they find their income too small, which they would not adopt without looking at the detail of all their expenses."

Mr. Lawrence was wont to express the opinion that, among the numerous merchants whom he had known, who had failed in business, that a prominent cause was "want of system" in their affairs, by which they might know when their expenses and losses exceeded their profits. This remark was probably made before the system of bookkeeping by double entry had become as common as it is now, and which may be said to have been introduced in Boston by Amos Lawrence; the firm of A. and A. Lawrence being the first merchants to open a set of books upon that principle.

To a son, at school in France, he writes: "I beseech you to consider well the advantages you enjoy, and to avail yourself of your opportunities to give your manners a little more care and polish; for you may depend upon it, manners are highly important in your intercourse with the world. Good principles, good temper, and good manners will carry a man through the world much better than he can get along with the absence of either. The most important are good principles; without these, the best manners, though for a time acceptable, cannot sustain a person in trying situations. Do not omit the opportunity to acquire a character and habits, that will continue to improve during the remainder of life. At its close, the reflection that you have thus done, will be a support and stay worth more than any sacrifice you may ever be called upon to make in acquiring these habits." Mr. Lawrence's own life was a full and perfect justification of these sentiments. In his business he carried them out to the fullest extent.

In regard to the charities of Amos Lawrence, there has been no

record preserved for the first twenty-two years of his residence in Boston. That he kept such a record is highly probable, as without it he could scarcely conform to his own standard of knowing precisely how he stood as to "profit and loss;" perhaps, under some impulse of modesty, he destroyed these records after they had served their purpose. If so, he took a new departure in 1829, and preserved them carefully; probably at this time they became much larger, as he was then exempt from any possible care as to the future of his family; his wealth by that time being considered very large, though bearing no comparison to the monstrous fortunes which have been accumulated in modern days. Mr. Amos Lawrence's charities did not take the most common form of large donations to popular objects or charities, but consisted mainly in the personal distribution of money, clothing, coal, books, etc.; whatever was most needed by the individual poor of his own city of Boston. That he was sometimes deceived, there can be little doubt, but in the main this was perhaps the most satisfactory way of dispensing charity—to give to those whom one personally knows to be in need, without the intervention of society "red-tape" rules, or paid agents. Certainly it is the way in which the donor can receive the most prompt and satisfactory return for his bounty, being paid by the sight of happiness produced, benefits conferred, and acknowledged by the cheered hearts and glistening eyes of the recipients. Mr. Lawrence says in his diary: "I have for the year 1829 kept a particular account of such other expenses as came under the denomination of charities, and appropriations for the benefit of others; not of my own household, for many of whom I feel under the same obligation as my own family." This precise form of record of charities was henceforward kept with scrupulous care for the remaining twenty-three years of his life; and a very curious record it is, especially the make-up of some of those *pot pourri* packages, "as big as a small haycock," which were every now and then sent off to some poor minister's family, living in some country parish on a salary of three or four hundred a year.

Mr. Lawrence devoted two rooms in his house to the storage of articles to be given away; a certain division contained clothing, shoes, quilts, blankets, piece goods; another, household utensils, tools, articles of furniture, etc. In a department frequently emptied and replenished were articles of food, barrels of flour, sacks of meal, hams, apples, and at certain seasons chickens and turkeys, which Mr. Lawrence personally, or through some of his family, would take in a carriage and leave among the families known to be in need. During the latter years of his life, when business pressed more lightly upon him, Mr. Lawrence would spend many hours in the course of a week making up bundles and packages, adapted to the individual needs of his beneficiaries. Usually his coachman was his assistant in wrapping and tying up these bundles. To some of our millionaires who have given their hundreds of thousands of dollars to found institutions of learning or charity, these details may seem puerile; but it is quite possible that relatively more good was accomplished in this discriminate and sympathetic distribution, than it is possible to secure by larger sums, through more formal and official means. It is also to be considered that Mr. Lawrence's fortune was only relatively large. It would hardly be rated now as anything extraordinary, though it was so regarded by his cotemporaries. But all of Mr. Lawrence's gifts were not of a private nature.

In 1846 he purchased a large building on Mason street to found a hospital for children, adding $5,000 as a donation towards its maintenance. This charity was afterwards removed to Washington street, and called the Child's Infirmary. He was a trustee of the Massachusetts General Hospital, and this association was favored with many donations from him. He gave $10,000 to Williams College in 1845, and finding that this had become public, and wishing to make some additional gift, he wrote to President Hopkins, January 26th, 1846, as follows:

"I have thought much of the best means of helping your college to a library building without its getting into the newspapers," etc.

At this time he sent $5,000, and the next year additional money for the enlargement of the library. In 1847 he established four free scholarships, "for all time," to be used through the Trustees of Lawrence Academy in Groton. All his gifts to Williams College cannot now be traced. He was constantly adding to the library new, and valuable, and costly books. He also used his influence to induce others to give, and was the means of procuring valuable donations to Amherst, and made, himself, gifts to Wabash. In Ireland's great famine year, 1847, he gave largely to the relief committee. He subscribed $10,000 towards the erection of the Bunker Hill Monument at Charleston. It is estimated that he gave in charities between $600,000 and $700,000.

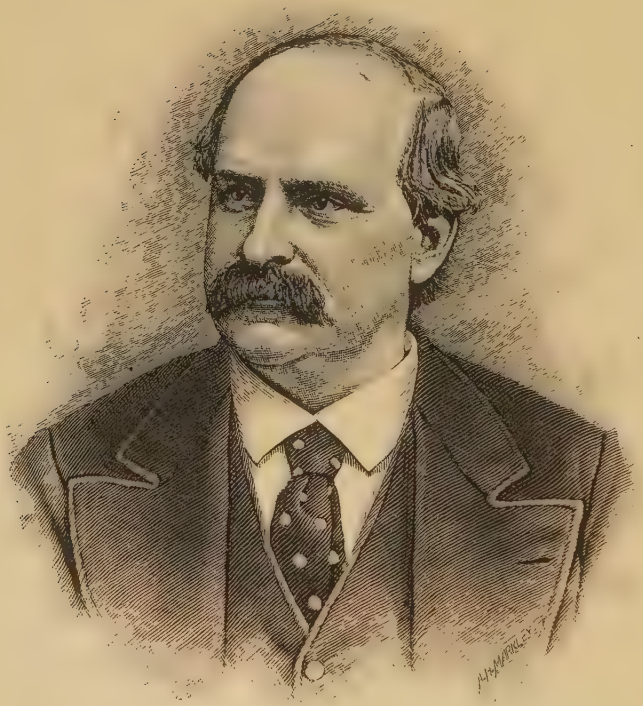
One very pleasing incident among the young people shows in what estimation he was held by them: in the famous "Mather School," in Boston, a society for mental culture was formed called the "Lawrence Association," and on Christmas day, 1849, a delegation from this school of forty-nine young ladies was appointed who presented him with a silver cup, simply as an expression of esteem. (The "Mather School" is one of the public schools of Boston, containing both sexes.) Mr. Lawrence served one term in the Massachusetts House of Representatives, and was chosen an elector for the State in the presidential contest, when General Scott was a candidate, for whom Mr. Lawrence cast his vote: having been a Whig in politics all his life, or while that party existed.

For many years during the latter part of his life Mr. Lawrence was a permanent invalid, though not laid up; he was a constant sufferer from dyspepsia, so that in the midst of possible luxury he was obliged to limit himself to a few ounces per day of the plainest food: "coarse meal gruel" was his regular diet; he usually took his meals separately from the family, to avoid the temptation of more inviting viands.

Mr. Lawrence was twice married: in 1811 to Miss Sarah Richards, who died in 1819, and in 1821 to Mrs. Nancy Ellis, widow of

Judge Ellis of New Hampshire, and daughter of Robert Means of Amherst.

He was a very domestic man, and always able to find in his family circle more attraction than in gayer scenes elsewhere. Mr. Lawrence, though a far-seeing, sharp business man, always taking opportunities, as he expressed it, "at the top of the tide," never separated his religion from his business; going even so far, according to the Rev. Father Taylor, as to have scripture texts engraved on the inner folds of his pocket-book. He was a Unitarian in belief—a denomination which places more trust in a good life than a finely cut creed; and Amos Lawrence's whole life was an exemplification of this practical sort of faith. He died on the 31st of December, 1852, in the night, of a sudden attack of his old complaint. He was a man, conscientious almost to superscrupulousness, but of a large heart, and of a class of whom we might well wish that they were more numerous.



A. J. DREXEL.

A. J. DREXEL.

The father of Mr. Anthony J. Drexel came to America from Austria when Napoleon invaded that country, and pursued his profession as a portrait-painter. He had received an excellent art education at Milan, and was quickly appreciated in the country of his adoption. Settling in Philadelphia, he married, and resided on the site now occupied by the *Public Ledger* building, at the corner of Chestnut and Sixth streets. His studio was in the same building. Learning that South America was a promising field for a young artist, he sailed for Valparaiso, and after establishing himself there, spent his leisure in acquiring the Spanish language. His professional employment soon became lucrative, and he visited a number of other large cities. During his residence in South America he made many friends, and two years after his return to Philadelphia was recalled to that country, where he painted many portraits and pictures. Many of the latter still adorn churches in Chili, Peru, Ecuador, Granada, and Brazil. In 1830 he visited Mexico, and on his return from that country settled in Louisville, Kentucky, where he did not remain long, but returned to Philadelphia, where he opened a broker's office, in order to give his sons a business opportunity. This was in 1838, and artist though he was, a good business man, and the firm of Drexel, Sather & Church flourished from the time it was organized in 1837 until 1857, when he withdrew from it, leaving it to his sons. The firm had become large, prosperous, and of high credit in his lifetime, and now is at the front rank of banking houses in America. The two brothers are Anthony J. and Francis A., the former of whom is at the head of the house. The Drexels have a New York house, now Drexel, Morgan & Co., and a Paris house, Drexel,

Harjes & Co., a London connection, J. S. Morgan & Co. The loans, credits, and other financial operations of these three Drexel banks extend all over the commercial world.

Anthony J. Drexel was born in Philadelphia in 1826, and long before he was through with his school studies entered the bank at the age of thirteen. Since then (or rather since his school education was finished) the history of the banking establishment has been his life. Its progress, its great growth, its high repute, its wide influence, the extent of its operations, furnish the material that would go into his biography, his brother's and his father's. Otherwise the writer can only speak of his character, and the admirable qualities which give him prominence in business and in private life. First as to his breadth of view as banker. The Drexel houses are money-furnishing establishments, their principal transactions being to supply capital for individual and corporate enterprises or needs—for government use, national, State and municipal—and for times of public emergency. In all such negotiations, but especially those of a large or public nature, Mr. Anthony Drexel has a quick and intuitive perception, his mind taking in all the prominent bearings of the proposition at once, and enabling him to decide promptly what ought or ought not to be done; and with him what should be done takes notice not only of the interest of his own banks, but just and generous regard for the interests of the client and for the public also, whenever the negotiation has its public side. If it is an occasion when solvent business men or fiduciary institutions are hard pressed or might be compelled to suspend or break owing to panic in the money market, the means are furnished to save the men or the institutions from breaking or discredit. Mr. Drexel has many times done this under all sorts of circumstances, from the humblest to those involving safety or ruin to very large corporations, where if the relief had not been extended, there would have been peril of widespread disaster. For all such matters he has instinctive insight, the broadest view, and the quickest decision.

The Drexel houses have supplied and placed hundreds of millions of dollars in government, corporation, railroad, and other loans and securities. These securities are placed for investment; they have no dealings with speculative bonds or stocks. Sound and sure transactions are the invariable rule. Along with safety the honor of their banking houses for fair dealing is maintained on the highest plane. An illustration of this occurred at the outbreak of the Franco-Prussian war in 1870. A large number of travellers and tourists having Drexel letters of credit were at the time in Germany, Switzerland, France, and elsewhere on the continent, cut off from communication and compelled to remain where they were, because the railways and telegraphs were seized for exclusive government use.

In this emergency Mr. Drexel directed a large amount of gold to be sent to Geneva and other places on the continent to protect their letters of credit, and authorized the holders of them, wherever they were, to draw through the local banks, in francs or sterling or marks or dollars, as would be most available to them. This cost the Drexels a great deal of money, but it gave instant relief to the holders of their letters, and shows the high standard of credit they set for their house. This spirit of scrupulously honorable dealing characteristic of Mr. Drexel is shown in all transactions, including the treatment and preferment of the employés of the several houses.

In the promotion of all good works, in Philadelphia especially, Mr. Drexel is always among the very foremost, and is relied upon usually as the person to take the lead; and this he does with generous heart and full hand, whenever a charitable or benevolent purpose is to be helped—an educational, art, scientific, or industrial institution or enterprise to be encouraged—or any project for the general welfare is to be advanced. A catalogue of instances illustrating this would be very long indeed.

Mr. Drexel presented to the city of Chicago a magnificent fountain, to be placed on the "Drexel Boulevard," a noble avenue

named in honor of his father. The fountain was designed to be a memorial to their father, and is surmounted by a bronze statue eight feet high of the late Francis M. Drexel.

In all matters outside of his business, in which he is strong and incisive, Mr. Drexel is one of the most retiring and unpretentious of men, disliking everything in the nature of display or self-assertion. His habits are of the quietest kind, with a strong inclination to art, especially in music—both brothers being expert musicians. No one observing his quiet demeanor could suppose that he is the great banker, whose name is like gold and inspires confidence everywhere, who has been sought for to accept the highest fiduciary positions, and who has declined the high financial office of Secretary of the Treasury of the United States.

Beside his handsome home in Philadelphia Mr. Drexel has a beautiful country house at Bryn Mawr, near that of Mr. Childs. The friendship existing between Mr. Childs and Mr. Drexel is of the closet and most enduring nature. They have worked together in all good works for years in Philadelphia, and whatever one finds at his hands to do the other is ready to adopt as his nearest duty. Mr. Childs, in reply to the question of an intimate friend, who wished to know what he intended to do with the *Ledger* in his will, thus makes allusion to his friend:

"At my death I hope to have an opportunity to repay in some degree the kindness of my more than friend, A. J. Drexel. When I was young and few knew me he came forward and offered to put money in my paper, and to interfere in no way with it. Our friendship has been more than that of brothers ever since. It has been my pleasure to pay him a handsome revenue on his investment every year, but his kindness I can never repay. His son is imbued with my ideas of newspaper work, and I shall leave my paper to him."

Mr. Drexel is said to be the wealthiest man in Pennsylvania; his capital is larger than that of all the banks of Philadelphia combined.

GEORGE LAW.

GEORGE LAW, through his mechanical skill, is one of the rich men who have conferred a work of inestimable value upon the citizens of New York. As the builder of the greater portion of the Croton Aqueduct, and the constructor of the High Bridge at Harlem, he has indelibly linked his name with the best interests of the city: successful bridge-builders ever deserve to be ranked among the benefactors of mankind, and George Law was one of the highest grade in his profession. Born in Jackson, Washington county, in the State of New York, October 25, 1806, he was the youngest of three sons; his father was a farmer, and his fate the common fate of farmers' boys seventy or eighty years ago: plenty of hard work and very little schooling. At an age when many city children are kept in the nursery little George was driving cows to pasture, and doing all of those out-of-door chores which it is possible for a child of eight years old to perform: increasing the circle and laboriousness of his work as the years passed on. No vacations for him; he often used to say himself of those old days that he "never knew what it was to be idle." Nor did he regret this; habit is second nature, and he never in after life wished to be idle. This ploughing, and planting, and reaping, with the care of cattle, lasted until the lad was eighteen; then he made up his mind it must cease; "he could not spend all his life on a farm." This state of mind had not sprung up suddenly nor altogether spontaneously; he had enjoyed a few terms at the winter school, had learned to read and write, and had acquired the elements of arithmetic; he was very fond of reading, and having exhausted the few books in his father's domicile, borrowed all he could from the neighbors; among these were some books of travel, which

gave him ideas of the new and strange things to be seen outside the limits of his daily experience: the vague desires thus aroused within him were brought to a climax by a short visit which he made, on business for his father, to the city of Troy. In 1821 Troy was an insignificant place, in comparison with its present size and business importance, but to the totally inexperienced lad of fifteen, who had never seen a paved street or a continuous row of houses before, it seemed a magnificent city; his wonder and admiration of all that he beheld there fixed his intention to abandon farming and seek some other mode of support; but according to the old custom he had still six years of service due to his father. Undismayed by the fact that he would not be "free" till he was twenty-one, he began to save every cent he could secure by doing work for neighbors or selling some little product of his own, and at the end of three years he found himself the happy possessor of forty dollars: this looked to him like a large sum with which to go out into the world and defy fate.

Young Law was quite resolved on the course he meant to pursue; the only obstacle that looked formidable to him was the presumed opposition of his father; but he decided to meet this by promising to "pay for his time" so soon as he was able to earn the money. Fortunately his father took a sensible view of the situation, and gave his consent without much difficulty. Of course, knowing no other place, George set out for Troy: the distance was thirty-six miles, and this he determined to walk, not deeming it prudent to break his forty dollars to pay stage fare. The day he had settled upon for his journey opened with a violent rainstorm, but in spite of earnest dissuasions he declined to postpone his start, and actually set off in the face of a heavy rain, and plodded over the miry roads until he reached the city of his hopes —the fairyland of his imagination of which he had dreamed day and night for three long years. The denouement would not seem very romantic to the *jeunesse dorée* of the present time.

Putting up at the cheapest hotel he could find he set out imme-

diately to look for work; his aim was not to escape hand labor, but only to find enough of it to do; as he knew no trade he could not pick and choose, but was ready to accept anything which offered. He first looked among the canal boats and then the machine shops; day after day passed, but nobody "wanted a hand." He was not entirely discouraged but was getting very anxious, when happening to pass along River street, where there was some building going on, one of the hod-carriers fell from a ladder and broke his leg; most persons would have been repelled after witnessing such an accident from entering upon the dangerous work, but young George Law rather looked upon it as a providential opening in his favor: he immediately asked the foreman if he could have the man's place. Finding that this new applicant had never been accustomed to such work he warned him that he "would most likely break his neck;" but finding that he was not to be deterred by fear of any risks he concluded to try him, offering him one dollar per day. And the rich George Law used often to say in later life, "It was thus I began literally at the very foot of the ladder, and I tell you I was terribly afraid I should fall before getting through that first day's work;" but he persevered, and continued on the job until the house was finished; and then hearing that there was similar work to be had at a place called Housic, he went over there and procured another engagement. His employer noticed his caution, promptitude, and faithfulness, and believing he was not meant to carry a hod all his days began to teach him the art of bricklaying; this was a benefit to him, but when the house was completed there was no money forthcoming, the contractor having failed, and in consequence of this mishap young Law had to leave the place with his own board bill unpaid. He, however, immediately returned to Troy, procured work there as a bricklayer at better wages, and as soon as he had earned money enough he walked back to Housic, twenty-two miles, paid his bill, walked back again, and resumed his work.

Whatever George Law did he tried to do it as well as it was

possible to be done; he improved so much in his new trade, that in a few months he was able to earn $1.75 per day; he observed closely, and there was nothing in the way of work done in his presence that he did not learn how it was done. For seven long years it was still hand labor and day's wages. He could and did save something every year, though in this trade there were necessarily weeks when work could not be prosecuted on account of the severe cold and frosts. But he indulged in no vices, lived economically, dressed respectably but not expensively, and when he travelled from one place to another in search of work, he almost invariably walked; his sole luxury was books, and those which would give him some insight into the builder's art were freely bought and perused with enthusiasm; he did not mean to be always a day-laborer.

In 1833 Mr. Law married Miss Sarah Anderson, of Philadelphia, a lady in every way calculated to encourage and stimulate his business enterprise, as well as making home a happy and quiet retreat from the toils and excitements of business. He made contracts in various parts of the country, and so good was his judgment that we have failed to find any instance in which he did not derive a good profit from his work.

Mr. Law's first bridge contract was for the structure which spans the Lehigh river at Easton, Pennsylvania; and on the completion of this, he was for several subsequent years engaged on the upper division of the Lehigh canal, between White Haven and Mauch Chunk. These both proved very profitable contracts; his wealth grew with his reputation for skill and thoroughness, so that it got to be a common saying in the several regions where he was known, that "if George Law puts in a bid, he's sure to get the contract." In 1837 he was approaching the great work which was to make him famous, not only in New York but wherever aqueducts and bridges are heard of. In 1837 he put in bids for three sections of the Croton aqueduct. Like every other great public work in the metropolis, the control of this fell more or less under

the influence of politicians, yet, in despite of this fact, Mr. Law, who was then a comparative stranger in New York, and had no political influence there, was awarded two of these sections, on his reputation as a master workman alone; when this contract was filled, to the entire satisfaction of the commissioners, he made his great bid for the construction of the High Bridge. This magnificent work, which, it was foreseen, would prove the fortune of the builder who should successfully complete it, was a prize worth struggling for. A host of competitors appeared, anxious to secure the award, which, it is needless to repeat, that Mr. Law carried off, though many of his rivals were far richer, and in a general way more influential than he. Merit, in this case, had its due reward. This enormous mass of masonry, elegant in its strength, can only be compared to the finest works of ancient Rome's palmiest days; it required ten years for its completion; water being let into the aqueduct and introduced to the city in 1849.

Though now possessing a surplusage of wealth Mr. Law could not remain inactive. He turned his attention to banking and railroad stocks. His first essay in this direction was the rescue of the old Dry Dock Bank from threatened insolvency; he interested himself in its misfortunes, was elected to the presidency, and, by skillful and careful manipulation, restored its credit to a sound basis.

In 1852 Mr. Law commenced a new enterprise in building the Eighth Avenue Horse Railroad, in New York city, and later the Ninth Avenue Road; in regard to this there was a good deal of finessing before it attained a firm financial standing. Another profitable trade was his purchase of the Staten Island Ferry, in 1859, for which he paid $60,000, selling out five years later at a very large profit. He also held a controlling interest in the Roosevelt Street Ferry, and the Grand Street Ferry, both running between New York and the Eastern District of Brooklyn. Mr. Law's judgment as to what would pay appeared to be almost infallible. In general he kept out of politics. In 1856 the *New York*

Herald nominated him as a candidate for the Presidency, but this movement collapsed, and that was the end of Mr. Law's political career. Mr. Thurlow Weed, who was necessarily something of a literary critic, was ever ready to cite the fact, that three of the most successful men in the United States (considered as money-getters) were extremely illiterate; these he named as Commodore Vanderbilt, Dean Richmond and George Law, and since the furore of "Civil Service Reform," he was fond of remarking, that "if either of them had been called to undergo a competitive examination, even for night-watchmen in the custom house, or the humblest place as letter-carriers, they could not have obtained it;" adding, "I have letters from all of these gentlemen, in which not a word containing three syllables was spelled correctly." George Law was a man of strong build; he was not polished; but he looked what he was—a man of brains! His mind was concentrated on money-making, and his great will power enabled him to overcome formidable difficulties; he would hardly be considered a genial man, being usually very reticent and not fond of society, unless he could turn it to account. He lived to the age of seventy-six; his death occurring in November, 1882, at his residence in Fifth avenue. His estate was approximately estimated at from $12,000,000 to $15,000,000.

HORACE GREELEY.

HORACE GREELEY was one of the most peculiar men that ever sustained public relations with the American people. He was peculiar in his mental constitution, and in his personal appearance, and in his manners; and his temperament appeared to change with surrounding circumstances: being sometimes mild and gentle; then again passionate, unreasonable, abusive. His character has never yet been carefully analyzed: he had too many friends and too many enemies, and the writers who have hitherto discussed his various qualities wrote either during his life or too soon after his death to be wholly cool and dispassionate.

Horace Greeley was a native of New Hampshire, being born at Amherst on the 3d of February, 1811. His father, Zaccheus, was of English stock; his mother, Mary Woodburn, was of Scotch-Irish descent: the Greeley and Woodburn farms being contiguous, probably led to the marriage of Horace Greeley's parents. Neither of these parties had any property to commence with, and Zaccheus Greeley never acquired any considerable amount. Hence the boys in the family were early set to work, and hardly knew what leisure or recreation meant. The Greeley ancestors had a reputation for tenacity; his immediate elders had evidently too much in one direction: holding on to a rough, hard, unprofitable farming country, instead of seeking betimes to better their condition by emigrating from the "Granite State." As Horace says, in his autobiography, "picking stones is a never ending labor on one of those New England farms," and the little white-haired boy had more than enough of this to do; but Horace was a precocious child, and he had a mother who took pleasure in reciting to him songs, ballads, and stories, so that he had really acquired a taste for literature

before the age at which many children conquer the alphabet. At the infantile age of three he went to school—in bad weather having to be carried on his father's shoulder—but he had learned to read even before this: sitting by or before his mother, with the book on her lap, while she sewed or knitted. The book was often misplaced, and the child learned to read with it sideways or upside down almost as well as when properly placed, an accomplishment which came to his aid when he first took up a composing stick and began to set type: the reading of printer's matter was never any mystery to him. It is surprising to think how early and how decidedly this descendant of "mostly blacksmiths and farmers" made up his mind to be a printer; and for this business he possessed another natural qualification—he was a perfect prodigy at spelling; indeed, we think the ancient Dogberry must have known such an one when he gave his judicial opinion, that "to be well favored is the gift of fortune, but to write and read comes by nature." It certainly came very near to that in Horace Greeley's case. Such an excellent reputation did he obtain for correct scholarship and good conduct, that the school authorities in the town of Bedford, which was beyond his legal school district, passed a unanimous vote "that no pupils from other towns should be received into the school except Horace Greeley alone:" so far as we know an unprecedented compliment to a New Hampshire schoolboy.

When Horace was about nine years old he persistently reiterated his intention to learn the printer's trade; but in 1820–21 his father removed to Westhaven, in Vermont, on to another poor farm, and the services of the boy could not be dispensed with. All the money he could procure he spent in books, brought by peddlers to the door. His savings, of course, were very small, but he generally had something on hand to sell; wild honey which he had found in the woods, nuts which he had gathered, or kindling wood, consisting of pitch pine-knots, and such homely articles. The family took one weekly newspaper, and through this single medium the future editor of the *Tribune* found a link with the out-

side world. In this paper he one day read an advertisement of "A Boy Wanted" in a newspaper office. This rekindled his old desires, and without delay he started for the place, nine miles distant, walking all the way, only to be disappointed in the end: the publisher said he was "too young." In fact, he was but eleven years old, and not either large or strong for his age, and with a peculiarly innocent, infantile look. As in his fifteenth year he felt that he could endure this sterile sort of farming no longer, he at last procured from his father a reluctant consent that he should definitely seek employment as a printer. He found the longed-for opportunity at East Poultney, Vermont, in the office of the *Northern Spectator*, and this time he walked eleven miles to obtain his first interview with the publisher. With this man an agreement was made for Horace to remain as an apprentice until he was twenty years of age, and on terms which would look very hard to the youth of this day. All the money he received was forty dollars a year for clothing, and out of this it was quite certain he bought many books and very little else for himself. Here at least he had some associations calculated to encourage his thirst for knowledge. He read the exchange papers, joined a debating club, and occasionally heard political speakers; and, though he had to work on an old Ramage press, and was frequently excessively fatigued after his day's work, he was never satisfied to retire until he had spent some hours in study, and, having naturally a good memory, he was gradually storing up all sorts of miscellaneous information, which helped to make him a full and ready writer when the right time came to use this *pot-pourri* of knowledge, for in his circumstance there was no opportunity for the systematic study of selected subjects. In the debating club his extraordinary memory gave him a great advantage, for he could always back up his opinions with facts, figures and anecdotes, while many of his seniors were wildly racking their brains to recover a name, a date, or some fact, once known, but long escaped into the limbo of forgotten things. Most of the members were

much older than Horace, but knowledge proved power in that circle, and he was always listened to with respect. In other positions his scanty wardrobe, unfashionable clothes and generally *outre* appearance often excited derisive comment. If he knew this, which is doubtful, he never betrayed any consciousness of the fact. His annual salary of forty dollars would have gone far in that place to have enabled him to make a presentable appearance had he spent it on himself, but instead of this he sent nearly the whole of it to his father, who was ever in need of money. During his apprenticeship he visited his parents twice, going a distance of six hundred miles, from Poultney, Vermont, to the west of the Alleghenies (for his father had removed to Pennsylvania), most of the way on foot, except when he could get a lift of a canal-boat or an invitation to ride from some good-natured farmer. Should such another youth as Horace Greeley then was now appear upon any of our highways, dusty, shabby and travel-worn, he would undoubtedly be stigmatized as "a tramp," and be avoided by all decent people.

In the summer of 1830 the *Spectator* collapsed, and the office was closed; and thus young Greeley terminated his apprenticeship some months earlier than his engagement designated. With a wardrobe that could be tied in a handkerchief, some knowledge of printing and a sore leg (which his brother said "he spent all his time in doctoring") he reached home; not, however, to remain long. His next engagement was on a paper at Sodus, Wayne county, New York, at eleven dollars a month. This was a political paper, advocating Democracy and General Jackson for President. For some reason he soon made another change, this time for the better, financially, as he received fifteen dollars a month, though on his first application at the office of the *Gazette* (a weekly paper) at Erie, Pennsylvania, his services were declined simply on account of his rustic appearance. But by this time Horace was not so verdant as he looked, and, persevering in his application, he asked the favor of being taken "on trial," and the result was that he gave perfect

satisfaction, remaining seven months on the *Gazette*, and then left voluntarily to try his fortunes in New York. If the uncouth appearance of the incipient editor had proved a hindrance in the country offices of Vermont and Pennsylvania, it may readily be imagined what an effect he produced upon the supercritical "typos" of the metropolis.

Mr. Greeley was, on his first entrance in New York, August 17th, 1831, about twenty years of age, tall, slim, pale, with flaxen locks and a pale blue eye, and he always had a habit of wearing his hat on the back of his head, as if accustomed to star-gazing, which gave him, even late in life, a peculiarly "green" look, especially as this was accompanied with a sort of shuffling gait, which appeared to betray an indecision of purpose. The writer has often seen him while editor of the *Tribune*, on Park Row, with his pockets stuffed full of papers, his hat on the back of his head like a sailor about to ascend the ratlines, with his spectacles slipping off, his boots trodden down one-sided, sometimes with one leg of his pantaloons in his boot, and altogether looking like a natural victim of whom "a sharp" might with impunity play his little game of "drop." But let any one who knew Horace just try to imagine with what an avalanche of expletives any mistaken rogue would have been greeted, had he made such an attempt!

It is probable that Mr. Greeley was still assisting his parents with remittances, for with his correct and temperate habits there seemed no other explanation of why he should have come to the city without a respectable suit of clothes, and all his personal effects in a handkerchief. This sort of economy may be carried too far, as it was in his case; preventing him from getting a situation, which a more respectable appearing person might have obtained. The late David Hale, editor of the *Journal of Commerce*, to whom he applied for work, took him for a runaway apprentice, and plainly told him that he "knew he was." David Hale lived to appreciate to the full the mistake he made, yet he was not to blame for the very natural suspicion; probably many others to

whom Mr. Greeley applied, and who refused to employ him, thought the same, if they did not express it. In his search for a boarding-house he met with a somewhat similar experience. At the first house where he applied, on Wall street, on asking the terms, the answer was "Six dollars a week, but something cheaper will probably suit you better." And it did; he wandered over to the north side and found, he said, "at 168 West street, the sign of 'Boarding' on an humbler edifice; I entered, and was offered shelter and subsistence for $2.50 per week, which seemed more rational, and I closed the bargain." In his ramblings in search of work, he visited every office of prominence and nearly all the others he could discover, but nowhere met the slightest encouragement. He had only ten dollars on his arrival, and that would not pay board for long, and his clothes were of thin summer goods; he was tired and discouraged, and had about made up his mind to leave the city: but on the Sunday some young men calling at the boarding-house hearing that he was a printer looking for work, one of them took enough interest in him to direct him to the jobbing office of Mr. John T. West, over McElrath & Bangs, publishers, at 68 Chatham street. Fortunately, at this time the late Mr. Ashael Jones, formerly of the firm of "Jones, White & McCurdy," dealers in "dental supplies," and still later, owner of the Clarendon Hotel at Saratoga, was at work at West's; he had been a fellow-apprentice with Horace Greeley at Poultney, Vt. When the latter, early on Monday morning, entered the office in search of work, a mutual recognition of the fellow-apprentices occurred. The proprietor was not in at the time; but Jones, printer fashion, threw off his apron, and told his old chum to "take his case." When Mr. West came in he was struck with amazement to see the sort of new hand he had at work; the foreman informing him that it was "a man Jones had put on." "Well, clear him out," said West, "I won't have such a looking fellow in the place." The foreman suggested that Jones knew him, and it would be best to wait and see what he could do. The fact was

that the job in hand was very undesirable, and such as no New York compositor cared to work on: it was "a very small 32mo. Testament, set in double columns of agate type, each column only twelve ems wide, with a centre column of notes, in pearl, scarcely four ems wide; the text, too, was thickly studded with references, by Greek and superior letters, to the notes, which, of course, were preceded and discriminated by corresponding indices, with prefatory and supplementary remarks on each book, set in pearl, and only paid for as agate." This, as every compositor knows, would have been very trying work for an old and experienced hand; the type being so much smaller than that ordinarily used either on newspaper or books; the frequency of italics and other changes of type added to the perplexity, so that it is no wonder, that with all his care and anxiety to succeed, his "first proofs looked as if they had caught the chicken-pox."

Probably young Greeley did as well as any beginner could have done; at least he was retained on the work. But it was necessarily very slow, and being sometimes kept waiting for letter, for the first two or three weeks he hardly earned enough to pay his board; but on being assured of the work, he removed his lodgings from West street to a place on the corner of Chatham and Duane, so that he could be near the office, not lose any time, and could work evenings, making twelve or fourteen hours a day; by such assiduous labor, after he got accustomed to the small type, he made about six dollars a week. But the harder he worked, the sooner he found himself out of a job. The Testament completed he was again out of employment. During a fortnight's interim, before he found other work, he spent the time alternately seeking it, and sitting as a listener at a tariff convention, which was holding a session at the American Institute building, then situated near City Hall. Here undoubtedly he picked up some ideas afterwards put to use in the *Tribune*. His next job was on a new magazine, which soon died of inanition, and for which work he did not get his pay. By this time West had a new work on hand, and he got

"a case there." This book was a commentary on the Book of Genesis, by Rev. George Bush. The chirography was intolerably bad—almost as bad as Greeley's came to be in time; but it was work, and he was glad to get it, continuing until its completion, when he was again thrown out. The difficulty of securing steady employment at the case made him seriously think of seeking some other source of support; but times were dull, openings few, and not to be readily had by a stranger. However, in January of 1832, fortune began to smile upon his unwearied efforts; he procured a situation on the *Spirit of the Times*, a sporting paper, the foreman of which was Mr. F. V. Story, who afterwards became his partner. The young firm hired rooms on the corner of Nassau and Liberty street. It was in this office that the first penny paper ever published in New York was printed. It was got up by a young man named Shepherd, and was called the *Morning Post*, but it was short-lived, and the principal dependence of the firm was the printing of Sylvester's *Bank-note Reporter*. All the money invested by Greeley and Story was about $240, Mr. George Bruce granting them credit for some additional material. This first partnership arrangement of Horace Greeley's was prematurely broken by the sudden death of Mr. Story, who was drowned in June, 1833. His place in the business was supplied by Mr. Jonas Winchester, and early the next spring (March, 1834) Mr. Greeley commenced his first editorial work, the firm publishing a weekly paper called the *New Yorker*, which lasted until the March of 1841, when it went under, with a credit on its books of $10,000 due to Mr. Greeley for editing the paper, all of which was sunk with the wreck. But the debts which the firm owed to others troubled him far more than what he lost in the concern himself. His expressions on this subject are pathetic in their intensity. "For my own part," he says, "and I speak from sad experience, I would rather be a convict in State's prison, a slave in a rice-swamp, than to pass through life under the harrow of debt. If you have but fifty cents, and can get no more for a week, buy a peck of corn, parch it, and live on it, rather than owe any man a dollar."

While editing the *New Yorker*, Mr. Greeley was also during the latter part of the time supplying editorial articles (*sub rosa*) to the *Daily Whig*, and since March, 1838, editing a Whig campaign paper published at Albany, called *The Jeffersonian;* it was a weekly, and was continued for a year. No light task this to edit two papers and write for a third, one of them at a distance of 155 miles from his office in New York. For editing the *Jeffersonian* Mr. Greeley received $1,000 per annum, the first permanent reliable salary he had yet been able to command, and he was now nearly thirty years of age. It was immediately precedent to the Harrison campaign, that Mr. Greeley started on his own account a small weekly paper called *The Log Cabin.* It was commenced in May, 1840, and the intention was to publish it six months only, the object being to aid in the election of General William H. Harrison to the Presidency. It appeared simultaneously in Albany and New York. Into this project Horace Greeley threw all the spirit and energy of which he was possessed; it was lively, and the articles short, sharp and decisive. It was a success from the start. Big figures, in the way of newspaper circulation, had not begun to roll up into the 100,000 and over of modern issues, and when an edition of 48,000 was sold of the first number, the publishers could scarcely take in the fact; the resources of the office were taxed to the utmost, and finally, editions of 80,000 and 90,000 were reached, a number unprecedented in the history of newspaper printing in the United States. *The Log Cabin* also outlived its destined term of existence, and the object for which it was projected, surviving the election of Harrison in November, 1840; it was finally merged, in the spring of 1841, together with the *New Yorker*, into the *Tribune*, the first issue of which reached the public on the 10th of April, 1841.

Afraid as Mr. Greeley was of debt, the *Tribune* was founded on credit. He had to borrow $1,000 at the start, and had only six hundred subscribers assured; but it gained rapidly, perhaps the more so that it was violently attacked by the editor of the *Sun*,

then in the hands of Moses Y. Beach. The defence and rejoinders were equally pungent and amusing, and, opposition being the very aliment upon which Mr. Greeley always throve best, the spicy retorts, and especially his partisan enthusiasm, forced the attention of the public, and the subscription-list of the *Tribune* soon rose from hundreds to thousands; by the third week in May it had 10,000 names on its books. New and more powerful presses had to be bought to work off these large editions. Advertisers came rushing in, and it became absolutely necessary for the overwhelmed editor to seek a business partner. Mr. Greeley had no gift for business; his thoughts were always flying away from the study of balance-sheets to considerations of morals or politics; he would rather discuss, editorially, the finances of the nation than the details of his own expenses. The *Tribune* office would soon have become a modern spectacle of chaos had not its financial affairs been taken in hand by a competent financier. This good angel of the "profit and loss" account was Mr. Thomas McElrath, through whose efficiency and good management was soon brought order out of confusion, making the "*Tribune* office not only one of the best conducted, but one of the best paying in the city."

The *Tribune* was started as a morning penny paper. At the expiration of a year it was somewhat enlarged and the price raised to two cents. In 1843 an evening edition was published, and in 1845 the semi-weekly. This same year the *Tribune* office was burned out; but that event did not interrupt the issue—only delayed it a few hours, neighboring presses being offered to print the paper until new arrangements could be made for permanent quarters. For a year or two the profits were drawn upon to offset the loss; but the *Tribune* was now an established fact in New York, and the mere accident of a fire could not affect its stability.

When the affairs of the *Tribune* were reorganized, it was in the form of an association; business experts valued the establishment at $100,000—its annual revenue was $30,000. Mr. Greeley was at last in receipt of an income which must have been to him super-

fluous. The editorial columns of the *Tribune* had constantly argued in favor of the association of capital and labor, and the time had now come to put this theory to the test, to prove its faith by its works. The *Tribune* property was divided into one hundred shares of $1,000 per share, each share carrying with it one vote in the management of the company. A person owning only one share had a real sense of ownership in the building and in the association, but, as Messrs. Greeley and McElrath owned the great majority of shares, the decisions on every point remained practically with them for many years.

Besides the newspaper, "Greeley and McElrath" published the *American Laborer*, a monthly, mainly devoted to the advocacy of protection. In 1868 they commenced the publication of the Whig Almanac, since changed to the *Tribune* Almanac, which contains a mass of information, statistical, political, etc.

Besides his duties as editor, Mr. Greeley was frequently in the lecture-field, and in 1850 he published a collection of his addresses and lectures, entitled "Hints Toward Reform." In 1851 he went to England to visit the great exposition of that year in London. He was appointed one of the judges on hardware; and, having accepted the position, no one need be told that he did his best to make a careful and just award. At the Richmond banquet he made a very telling speech while proposing the health of Joseph Paxton, the architect of the Crystal Palace. He was also a witness before a parliamentary committee, met to consider the repeal of the "Taxes on Knowledge" bill, as the duties on papers, advertisements and on periodicals was called by its opponents. He travelled on the continent, but about as rapidly as steam could convey him, with little opportunity for obtaining a knowledge of the countries he passed through, but nevertheless produced quite a readable book as the result of his observations, called "Glances at Europe." The next year he completed and published his friend Sargent's "Life of Henry Clay."

About 1852–53 Mr. Greeley made large additions to the since

famous Chappaqua farm in Westchester county, New York, where, to the depletion of his purse and the amusement of his satirical friends, he endeavored to put his theoretical knowledge of farming into practice; but the raising of cucumbers and beets did not absorb his mind to the exclusion of literary topics. In 1856 was written his "History of the Struggle for Slavery Extension, or Restriction, in the United States from 1787 to 1856." Three years later he visited California, taking Utah, Kansas and Pike's Peak on the way, and, of course, a book was the result on his return. His next work was his history of the wars of secession, entitled "The American Conflict," completed and published in 1867; this is a large work in two volumes. Then followed "Essays on Political Economy" and "Recollections of a Busy Life"—his own autobiography. Next "Letters from the Southwest and Texas" and "What I Know About Farming."

To make an inventory of what a man has done is not always to justly describe what a man is. To get an interior view of Mr. Greeley's life we must review briefly, how and in what spirit he edited his paper, wrote books, addressed audiences and spent his money. Though in the main a self-impelled man, Mr. Greeley's life was undoubtedly much influenced by his wife, whom he married in July, 1836. She was a lady deeply imbued with the ultra-transcendentalism of the period; she was also a vegetarian, and so eccentric in her views of life, and of the training of children, as to be, in the opinion of many of her best friends, far from a healthy normal condition of mental health, though originally of keen intellect and well educated. Horace Greeley was devoted to her. It was, perhaps, in a measure due to her influence that Mr. Greeley took up with such zeal the cause of Fourierism, becoming a devoted follower and exponent of this theory for reorganizing society as explained by Albert Brisbane, who arrived in New York from Paris in 1841. Page after page of the *Tribune* was devoted to this subject, until monotony took the place of interest, and subscribers began to weary as the novelty wore off, when, fortunately

for the readers of the *Tribune*, Mr. Greeley entered into a formal discussion of the subject with his former assistant, Henry J. Raymond, then on the *Courier* and *Inquirer*, and later known as the editor of the *Times*. These pro and con arguments lasted six months; of course each claimed a victory, but at its close the doctrines of Fourierism were banished from the *Tribune*, to the great relief of thousands of readers. During this episode Mrs. Greeley united with the "Brook Farm" experiment, a Yankee modification of Fourierism developed in Massachusetts. From this time forward the *Tribune* began to be regarded as the natural organ of all sorts of isms, but at the same time as a paper of great literary merit. Mr. Greeley was a very earnest and emphatic writer: there was nothing vague in his style; it was impossible to mistake his meaning; he had positive opinions on all subjects upon which he touched. Hence, he drew devoted followers and admirers on the one side, while exciting the most bitter opposition from the unconvinced. The first political frenzy of the *Tribune* was "Clay and Protection," and with this, and made of almost equal consequence, was "Irish Repeal," "Mesmerism," "Advocacy of the Water-Cure," "Phrenology," and "Anti-Capital Punishment." Mr. Greeley opposed the Mexican war, the Native American party, Trinitarianism, and the Drama! He was the most pugnacious of editors, and was much stronger in a fight than when unopposed. In 1848 he was elected a representative to Congress. He had hardly taken time to shake off the dust from his journey to Washington, when he began an attack upon what he considered a great abuse in that legislative body; this was the "Mileage System," or the custom of the members receiving pay at so much a mile for whatever distance they travelled from their homes to the seat of government. This system, honest and reasonable in its origin, had been outgrown, through the modern facilities for travel, and had become a source of peculation and corruption; but the attack in this case was almost quixotic, both in its bravery and its uselessness; it created a flutter of excitement in the public mind, which

lasted until obliterated by a newer sensation, but had no other effect on the House of Representatives than to excite the ill-will of the members who were annually profiting by this antiquated mode of compensation. Mr. Greeley was only three months in Congress, and though very active and conscientious, by his so uniformly assuming a bellicose attitude, came to be regarded as a man to be avoided. He excited some amusement, too, by declining to sit at "all-night sessions," retiring when he thought it was the proper time to seek repose.

The *Tribune* had been a Whig paper, so long as there was a Whig party to represent; but after the defeat of General Scott, in 1852, the *Tribune* declared itself independent, though it was speedily recognized first as a Free Soil paper, and then as a Republican. Perhaps the most surprising of all the self-revelations with which Mr. Greeley ever and anon surprised his friends, was that remarkable letter which he addressed to "Seward, Weed & Co.," as he termed the Republican leaders, and in which he betrayed the bitterest disappointment that he had not been "appointed to some office." Considering the great influence which Mr. Greeley exerted as editor of the *Tribune*, and in the councils of the party of the large share he had in forcing the nomination of Mr. Lincoln, thereby depriving Mr. Seward of what might have been considered a just claim on the Republicans, as the oldest capable leader of the political ring of the Anti-Slavery party, it is strange that he did not see his position to be as honorable as any within the gift of a Cabinet officer. Another point was the misjudgment shown in making this complaint to Thurlow Weed, the "king-maker" of Albany, who had always refused office himself, on the ground that he could wield more real power, as the adviser "behind the throne," than by the occupation of any office whatever.

During the late war Mr. Greeley's course was most erratic and unstable. The *Tribune* had been considered in the South an "Abolition" paper; Mr. Greeley had condemned all the preliminary movements of the secessionists, and had come very near de-

manding the impeachment of President Buchanan. The South regarded Greeley as one of their bitterest enemies, and would naturally have looked anywhere for aid and comfort sooner than to seek it in the *Tribune* office. Just at the crisis of affairs, when every word from an influential source was capable of turning the scale for good or evil, Greeley astounded his friends, dismayed the hearts of the loyal, and put a ready weapon into the hand of secession, by his ill-timed, ill-considered article, "Let the South Go!" At this precise moment there were gathered in a New York hotel fifty Southern officers, who had been educated at West Point, and who had convened in the metropolis to discuss the point, "Whether they were bound by their oath to the government, or whether their prior and natural allegiance to their native States justified their going over to the Southern army." The evening discussion had remained undecided; but in the morning, when the *Tribune* appeared with the startlingly unexpected head-line, "Let the South Go!" the advocates for secession among these officers were triumphant, and all felt that if the *Tribune*, and an anti-slavery paper, was willing to "Let the erring sisters go in peace," that the rest of the community might be depended upon to acquiesce. The immediate result of that article was to cause those fifty officers to vote that they "resign their commissions in the United States Army and join their brethren in the South." But no sooner had these men taken advantage of his advice than Mr. Greeley took another tack; and the "erring sisters" having attempted to "go," then the *Tribune* was the first to get out its lasso to try and pull them forcibly back again. Before the administration was ready with its plans, before the inchoate Union Army was half drilled, or any considerable body of cavalry was properly organized, Mr. Greeley broke out with his unreasonable clamor of "On to Richmond!" doing all that it was in his power to do (and the *Tribune* was a power in Washington then) to precipitate the disaster of Bull Run. Then, when the Union cause looked dark, "despairing of the Republic," he rushed to Canada to discuss

unauthorized, with Confederate envoys on foreign soil, terms for a treaty of peace, disgraceful and injurious to the United States; yet all this time the *Tribune* flourished, until it received another shock, when one fine morning its readers learned that its senior editor had gone to Washington to offer bail for Jefferson Davis!* By what system of reasoning Mr. Greeley justified these mental gymnastics, it would be difficult to tell; but throughout all these tergiversations he kept a hold upon a large class of readers who believed in him, to whom he was a mental and moral lawgiver, who refused to believe any evil of him; and, if some visitors to the city—for a large proportion of *Tribune* readers were country and particularly Western people—on coming back, reported that in an interview with Mr. Greeley, the editor had indulged in unlimited profanity, the unlucky individual was incontinently discredited, lost caste, and was tacitly voted a calumniator.

In 1872 a curious political combination was made. General Grant was nominated for a second Presidential term; many Republicans, like Mr. Greeley himself, were advocates of but one term for that office. In May a call for a convention was made by the liberal Republicans and free traders, a party which Horace Greeley had always opposed, and against whom his book on political economy was principally aimed. Mr. Greeley's friends had worked hard to secure the attendance of a large delegation devoted to him. Thus the body was made up of disaffected Republicans, free traders, and dissatisfied Democrats, with "Greeley men" of any principle, if they could only elect their candidate. Probably such a surprise was never sprung upon the country as the nomination of Horace Greeley to the Presidency, by a convention of derelict Republicans, free traders, and bolting Democrats, whom he had been fighting all his life. When first reported it was received as a *canard;* when convinced of the truth, it "made the judicious grieve," and the surprise of the nomination was only equalled by

* On this occasion one of the editorial staff, Mr. Wilkinson, resigned in a "natural rage" at this action, Mr. W. having had a son and six nephews in the Union Army.

the readiness with which Mr. Greeley accepted it. In July the nomination was endorsed by the Democratic Convention. Had a nomination been tendered him by the Republican party, for whom he had labored since its organization, it might have been thought as somewhat extravagant reward for partisan service, but there would have been nothing inconsistent in it; as it was, nothing could be more so, both on the part of the nominators and the nominee. That he should be defeated was inevitable. Strange to say, his experience as an editor, his own bitter vituperation of political opponents, had not prepared him for the attacks which were instantly made upon him by his late friends of the Republican party —he could not digest the ridicule of the caricaturists; he worked hard through the canvass, travelling and addressing meetings; body and mind suffered from the fatigue and excitement. To add to the nervous disturbance, Mrs. Greeley, who had been out of health for a considerable time, died at this period; he had tenderly watched over her day and night, and altogether the burden became too great for him to bear. But the culminating trial was his exclusion from the *Tribune* management. Greeley, expecting to be elected to the Presidency, had withdrawn from the editorial chair; when the crushing defeat came, if he could have vented his chagrin freely through the old channel, it is possible that this might have proved a safety-valve, and at least have delayed, if not altogether averted, the catastrophe; but this relief was denied him. The *Tribune* association had fallen under other influence. The old chief was in fact, if not ostensibly, deposed, and a new king reigned. What was left for Horace Greeley but to die? And he died before the month was out, on the 29th of that fatal November which slew him politically; he had passed from earth to the great beyond, where there is rest for the weary. Horace Greeley's "busy life" was over; the physicians giving it as their opinion, that if his body had survived the long strain of over-work, it was impossible that the mind could recover its tension.

The large body of persons who sustained the *Tribune*, and per-

sonally idolized the Greeley of their imaginations, was largely made up of those belonging to what was called "the party of modern ideas:" abolitionists, total abstinence advocates, socialists, transcendentalists, free-soilers, anti-dramatists, and others of that ilk. They were an effective party, for they were aggressive in their opinions; and in the main Mr. Greeley did deserve the trust reposed in him as a moralist. His inconsistencies chiefly arose from his temperament, but this made him particularly unsafe as a political leader. No one could foretell what tack he would take; and his very honesty of purpose might suddenly disarrange the programme of party management. He was equally capricious in his personal friendships and in other matters. Himself a Universalist in belief, he caused his daughters to be educated in the Roman Catholic faith. It is not known precisely what amount of money Horace Greeley left, but that he was able to sink a fortune in a farm at Chappaqua, and to lend without surety some $800,000 to the late "Corneel Vanderbilt," proves that he must have earned enough to be reckoned among the millionaires. But it was eminently characteristic of the man that while he was thus lending over two-thirds of a million of dollars to a stranger in no way worthy of his respect, and who had no shadow of claim upon him, he persistently refused to procure for his own brother, a decent, respectable farmer, the appointment of mail agent, which he admitted he could easily have done. His brother, Nathan Barnes Greeley, of Erie county, Pennsylvania, tells the story thus:

"When Lincoln was elected I took a notion that I would like to have the appointment of mail agent on one of our local roads. The salary was $1,000 a year, which was a big thing for me. I knew Horace could get me the appointment. I spent some money travelling around and getting recommendations, and I succeeded in getting what I thought was sufficient. I had letters from a number of leading business men along the route as well as from the party men, and these I forwarded to Horace with a letter asking him to help me. What do you suppose he did? He wrote

back, returning my recommendations, with the information, penned in his own hand, that he could get the appointment for me without the slightest trouble, but that he didn't want to do it. He wanted me to stick to the farm. He said I was the only boy (a gray-haired man) at home, and he thought it best that I should stay there. I wrote back and explained to him that I could be at home quite frequently; that at that time the salary of $1,000 a year would help me out very considerably; that another party had offered to take the position for $500 a year. I wound up by urging him to help me to the appointment. His reply was this: 'If another man offers to do this service for $500, and you expect $1,000, that is an excellent reason why you should not have it; if you had it the government would be losing $500 a year.'"

At this time Mr. Greeley's father and mother were both dead. Mr. Greeley's affection was concentrated upon a few persons, and consanguinity had little to do with it. His patience and forbearance had equally its elective affinities. In his own family he had his favorites, and among his friends some could demand anything of him while others were rebuffed without mercy; while a comparatively new acquaintance, a young, graceless spendthrift, of no kin to him, could draw his thousands at will from the Greeley exchequer, a simple request from the very oldest friend he had in the city, the person who procured him his first job of work in New York, was disregarded with contumely. This gentleman, Mr. Ashael Jones, once gave a friend a letter of introduction to Mr. Greeley, with the request "that he would aid an old friend of his to procure some subordinate position in the custom house." Scarcely had Mr. Greeley glanced over the note and ascertained its purport than he commenced to assail the bearer, a respectable middle-aged American gentleman, with a volley of oaths and vituperation because he did not "go west," instead of "hanging around the city looking for an office." The gentleman, who was aware of Greeley's early obligations to Mr. Jones, and expected at least a civil answer, even if the request could not be complied with,

and who had only known of the editor of the *Tribune* as "the great expounder of moral ideas," was amazed beyond measure at such a reception, and incontinently fled from the storm.

Mr. Greeley's great domestic trial was the loss of a young son, of whom he was specially fond, and who died in 1849. They had already lost three children, and "Pickie," the well-beloved, had attained the age of five years: his real name was Raphael, and he was a beautiful child. At the time he died—very suddenly of membranous croup—Margaret Fuller was the *Tribune* correspondent in Rome, and her letters were full of the momentous changes of '48, and the grand disappointments in Italy in '49. When Mr. Greeley announced his loss to Margaret Fuller, he wrote: "You mourn for Rome betrayed, I mourn for Pickie dead," and the latter event to him was of far greater importance than the fate of Rome. Mr. Greeley left no surviving son: his eldest had died an infant, but two daughters were left of the family at his decease. The eldest, Miss Ida, was married to Colonel Nicholas Smith in May, 1875. She was a woman of fine intellectual gifts, and had for several years before her father's death presided over his household. The other daughter, Miss Gabrielle, is now the last surviving member of the family: Mrs. Smith having died at the age of thirty (in 1880), leaving three children; the eldest, a son, is named Horace Greeley—without the addition of the paternal cognomen—the parents agreeing that the boy should bear that name without any other patronymic.

The money which Horace Greeley had loaned to the late Cornelius Vanderbilt was repaid by him to the two surviving daughters, on the 9th of April, 1879, after the death of his father, "the Commodore."

On Oak avenue, in Greenwood Cemetery, on the crest of a hill overlooking the Bay of New York, stands a granite pedestal, eight feet in height, bearing a portrait bust, of heroic size, of Horace Greeley; this memorial stands in the centre of a circular plot, twenty-five feet high in diameter, enclosed with a low curb of ham-

mered granite; the initials H. G. and the word Ida being grown in colored plants in front of the pedestal. This monument to Mr. Greeley was erected to his memory by the printers of New York; the bust itself, and two tablets inserted in the pedestal, being composed of type-metal, which readily lends itself to the artist's and moulder's skill. Mr. Greeley's form is shown nearly to the waist, but armless; it represents him with the historical overcoat thrown back, showing the inner pocket, filled with letters and papers. On the front of the pedestal, on the metallic plate, is the full-length figure of a young man at the case, his copy before him, his stick in the left hand, the right resting on a box in the upper case, ready to "pick" up a "cap." The tablet on the rear contains the simple inscription: "Horace Greeley, born February 3d, 1811. Died December 29th, 1872. Founder of the *New York Tribune*. C. Calverly, Sc., 1876." On the right-hand side of the pedestal, in *alto relievo*, is represented a plough, as symbolical of Mr. Greeley's early surroundings; on the left is a scroll of paper partly opened, across which lies a pen. This spot is one always shown to visitors by the guides who direct strangers at Greenwood.

MATTHEW VASSAR.

THE name of Matthew Vassar is destined to be one of the imperishable, not because he was good, or rich, or generous; not for these things alone, for others have been all that these qualities imply, and have yet only attained to a local or temporary fame; but Matthew Vassar had the wise insight, not only to do an exceedingly noble thing, but to do something which had never been done before, thus becoming the great pioneer, which we hope will find many imitators, but which he copied from no one. Other people have given large sums of money for the founding of educational institutions, and even for the establishment of girls' schools and academies; but Matthew Vassar was the first to endow a college for young women, in which they may learn all that is taught in the old established colleges for men, and much more besides. In his great gift he recognized the principle so well expressed by the late Madame D'Arusmont: "Human kind is but one family: the education of its youth, male and female, should be *equal* and universal." Up to the time of the opening of Vassar College there was no institution for young women, where they could receive an "equal" education with their brothers.

Matthew Vassar was of English birth but of French stock, his ancestors coming from France about 1700, and settling in the county of Norfolk, England; the name was then written Le Vasseur, the article being dropped in course of time, and the spelling becoming Anglicized before any of the family reached this country. The first of them, who came with the intention of settling here, was James Vassar, the grandson of the French emigrant to England—there had been one visitor of the name here before, in the person of General Lafayette's private secretary. The family in England

MATTHEW VASSAR.

had been well-to-do farmers and wool-growers in Norfolk county; they were not driven here by stress of poverty, but being dissenters from the established church, felt themselves restricted and oppressed; they were Baptists, and as such objected to paying tithes to the parish parson, and to be treated as social pariahs by the adherents of the state church. It was liberty of thought and speech which they sought, and not solely to better their condition, for, with the exception of oppressive laws, they were very well off in old Norfolk.

For these reasons it was that, in the year 1796, James Vassar, of East Durham, Puddenham, Norfolk, left his English home, and with his wife and four children, of whom Matthew was the youngest, sought these shores, pilgrim fashion, that he might enjoy liberty of conscience. There came with him also a brother, Thomas. On this voyage little Matthew was nearly lost, a heavy sea carrying him off his feet, and he would inevitably have been washed overboard but for the net-work above the taffrail. In his short life of four years he had already experienced three narrow escapes from death; but none of these had injured his excellent constitution.

The family were induced to visit Dutchess county, and finally selected a farm site near the small village of Poughkeepsie—some one hundred and fifty acres on Wappengis creek. The family occupied a temporary home until their own house was built on the farm, one of the attractions of which was a natural growth of a plant they loved full well—the hop-vine, for at that period no respectable English farmer ever thought of doing without his own home-brewed ale.

Unfortunately for Mr. Vassar's purposes, there was no barley to be had, so in the autumn, brother Thomas went back to England, to get a supply of the needed seed, and before another season came round, the good "nut-brown October" was welcomed to the family circle, like a long-missed friend. Some of the neighbors were treated to a draught, and the fame of this strengthening

fluid spread through the place. James Vassar was not the man to miss his opportunities, so he very soon began to brew for sale, the good wife taking a barrel in her market-cart, beside her butter and eggs, with little Matthew by her side, and went retailing it in the village; but its reputation spread so that this primitive mode was insufficient to supply the demand, and the brothers Vassar decided to give up the farm and establish a brewing business; this succeeded remarkably, and Matthew's eldest brother Guy assisted his father in it, and was content to do so. But, when it came Matthew's time to go into the brewery to work, he rebelled against it; he hated the business, and so reluctant was he to take any part in it, that his father determined to apprentice him to a tanner, but this did not suit his taste any better; he tried to induce his father to change his mind, but the old gentleman was resolute; the indentures were made out, and the day set for him to enter the tannery of a neighbor as an apprentice. But this was not to be. Matthew had secured his mother as an ally. She sympathized with the boy's desire to "go and seek his fortune," as a better alternative than to be chained for seven years to a business he detested. So early one morning, the two walked off together, to go to the ferry at New Hamburg, a distance of eight miles; the lad had a few articles of clothing in a handkerchief, and his mother gave him all she had—seventy-five cents; and with that outfit he crossed the Hudson, not to appear at home again for four years.

Matthew's aim was at that time to reach Newburg, and seek employment there. He had walked all day, and towards evening, feeling very tired, he accosted a farmer who was driving a wagon, and asked him to let him ride a little way. The man took him up, but scanned him very closely, and then charged him with being a "runaway." Matthew did the best thing he could do; he told his name and all the circumstances, just as they were, awakening the sympathy of his conductor, who knew Mr. Vassar by reputation, and he invited Matthew to stop at his house that night. This

kind-hearted man, whose name was Butterworth, lived at a small village named Balm Town, near Newburg. In the morning he took Matthew over to his son's store, and asked him to take the boy in and find him something to do. Here he commenced as an errand-boy, swept out, took down and put up shutters, lit the fire in winter, brought water, and did all the chores that boys are ever called upon to do. But this drudgery did not last long; the young proprietor saw he was worth too much as a salesman; he was quick, appreciative, learnt values quickly, was civil and obliging, and the customers liked to deal with him. He learnt to keep the accounts, and as he was earning some money, though not much, he was better content, as he often used to say in after life, than if he had been working for nothing as an apprentice. He remained with Mr. Butterworth three years; and then, being seventeen years old, he took the position of clerk with a merchant who paid him $300 a year, which was then considered a very good salary. He stayed with this person a year, and then a longing to go home and see his mother seized him—also, perhaps, he had a desire to show the $150 which he had saved. With this, having proved that he could earn his own living, with something to spare, he was on a better footing to discuss business with his father, and he now consented to enter the brewery establishment as book-keeper and collector. All went well for about a year after Matthew's return home; then came two terrible misfortunes. The brewery was burnt down, there being no insurance upon it, and Guy, Matthew's elder brother, suddenly died, by entering one of the half-burnt vats, thinking to save some hops, but was suffocated by the accumulated gas. Mr. James Vassar did not attempt to re-establish his business, but retired to a farm, on which he spent the remainder of his life.

Young Matthew now thought only of retrieving the family fortunes in the promptest way possible; he therefore on his own account resolved to turn brewer. Being his own master, this did not seem to him so irksome as in his boyhood. He had just

enough means to start in a very small way. His sister Maria had married a Mr. Booth, who was a woollen manufacturer in Poughkeepsie; he happened to have a vacant dye-house, and this Matthew Vassar procured in which to commence his brewing. His apparatus was so limited, that he could only make a few barrels at a time, and these he sold in small quantities, serving his customers personally. But what he made was thoroughly well made, and gave great satisfaction. His business grew, and soon his limited quarters in the dye-house became too small for him, and he hired part of the basement of the county court-house; this was in the spring of 1812. Here he opened a shop for the sale of oysters, as well as for the ale which he brewed. This was a great novelty, and drew immediately; there had never been an oyster saloon in Poughkeepsie before, and it soon became the rendezvous of the lawyers, the politicians, and all the habitues of the court-house, transient travellers, and the farmers who came to town took the opportunity to visit the "new saloon." Mr. Vassar at this time seemed to have a monopoly of the barley trade; as his family was the first to introduce the grain in that section of the country, and his father still raised it on the farm, he also sold the "grains" to farmers after it had gone through the vat for feed, and after the business of the day, every evening found him waiting upon customers in his saloon till midnight. Poughkeepsie was growing; it was one of the most thriving towns on the Hudson; and as the population increased, Matthew Vassar's business extended. Still it had only about 3,000 inhabitants, but, so far as appears, Mr. Vassar had no formidable rivals to compete with; the field was his own.

Mr. Vassar had been less than a year established in the court-house when he ventured on matrimony: on the 7th of March, 1813, he was united in marriage to Miss Caroline Valentine. They commenced housekeeping in a very modest way, hiring part of a house at a rental of forty dollars a year; but his wife knew how to make a little go a great way, and they lacked no essential

comfort. Still for his business he required more capital than he possessed, and he was all the time conscious that with sufficient means he could add immensely to his profits. Fortunately help came at the right time: a gentleman named Thomas Purser, who was somewhat of a connoisseur in ales, and had often enjoyed his mug in Vassar's saloon, proposed of his own accord to go into partnership with our young brewer. This was precisely what he needed, as Mr. Purser had capital, the only thing which Matthew Vassar lacked. The firm-name became "M. Vassar & Co.," and they proceeded to erect an extensive brewery in the summer of 1814. Henceforward the head of the firm devoted his whole attention to the brewing of the now famous ale, and gave up his connection with the saloon. This partnership was the real foundation of the wholesale business, and was every way satisfactory while it continued; but Mr. Purser's health failing at the end of two years he withdrew from the business. Two other gentlemen were afterwards received as partners, Messrs. Nathan and Mulford Conklin, and this connection was maintained for thirteen years; when, in 1829, Mr. Vassar bought out their interest, conducting it for three years alone, when he invited his nephews, Matthew Vassar, Jr., and John Guy Vassar, to become partners in the concern. These young men were the sons of his brother, John Guy.

The old firm-name was still retained of "M. Vassar & Co.;" but the young members of the firm were pushing, enterprising men, and there was plenty of business for all of them to attend to. At the end of four years it was found necessary to provide a larger establishment, and a large brick building was erected contiguous to the river, near what is known as the Main Street Landing.

Mr. Vassar had no sooner released himself from the old firm (in 1866), of which he was the origin, and for thirty years the head and main spring of the business, than he proceeded to put into execution a long-cherished project for revisiting his old home in England, to see other parts of Great Britain, and to make the

"grand tour" of the continent of Europe. Beside his wife only one other person accompanied him; this was a young man named Cyrus Swan, who afterwards took an active part in the building and organization of Vassar College. He was a person of liberal education and a pleasant companion, and it was on the invitation of Mr. Vassar that he travelled with the retired brewer and his wife, during their prolonged journey in search of relaxation and the novelties of foreign lands. This comfortable little party of three, for two of whom Mr. Swan would sometimes find occasion to act as interpreter, left New York in the latter part of April, 1845, in a sailing vessel, which was twenty days in making the voyage, landing at Portsmouth, England, in the pleasant month of May.

Mr. Vassar was at this time about fifty years of age, in good health and in prime condition to enjoy and appreciate his long holiday, which he had earned by thirty-seven years of toil since the day he put the Hudson river between himself and the dreaded tannery. Besides the place of his birth, of which he had retained only the vague recollections of a child of four years, one of the most interesting spots to him, as a Vassar, and as it proved one of the most fertile in good results, was his visit to Guy's Hospital in London. The Guys were related to the Vassars, being united in the old French ancestry, and in more modern times by marriage. Thomas Guy, the founder of this charity, was a native of London; he made most of his large fortune in the purchase of government securities, in the reign of Queen Anne, buying at a depreciated rate from those who could not wait for their paper to come to maturity: many of these were naval officers and the holders of sailors' prize tickets. He also made enormous sums out of the South Sea Company: that wretched "bubble" which wrecked so many amateur speculators. When this swindling company burst in 1720, Guy had got rid of all his bonds at fabulous prices, being among the very few who saved themselves by not holding on too long to the worthless stock. He was then approaching the end

of his seventy-eighth year: never having married he had no heir for his wealth, nor any very near kin then living. He had given large sums to St. Thomas' Hospital during his life, and a few years before his death he consecrated the bulk of his fortune to the building of a similar charity which should bear his name; and when Matthew Vassar read on the pedestal, which bears a life-like statue of Thomas Guy, standing in the great quadrangular court of the hospital, these words: "Thomas Guy, sole founder of this hospital *in his lifetime*, A. D. MDCCXXI.," the idea which struck him most forcibly was that his ancient kinsman had not waited for his executors to carry out his will—he had carried it out himself; and though an old man before the building was commenced, he had lived to see it roofed in, and was sure at least that his coffers full of guineas had not found their way into Chancery Court. Matthew Vassar then and there determined he would do something of the same kind, only he would not leave it till so late in life.

Having visited everything of interest in the British Isles, they left for the continent, going first to Belgium. While in England Mr. Vassar had wisely engaged an experienced person, who had been several times over the customary routes in Europe, and who spoke several of the continental languages, to go with them as guide and general manager of the tour. Passing through Germany and Switzerland to Italy, they returned by the way of the Mediterranean to France, thence back to England; and then in February, having been absent ten months, returned to their quiet home in Poughkeepsie.

The sights of Florence, Rome and Paris had not obliterated Mr. Vassar's intention "to do something" with his large fortune. He had no children, and therefore was not embarrassed with any claims upon it but such as he chose to recognize; but he could not readily make up his mind what to do. His first idea was, very naturally, to build a hospital, like Thomas Guy, but he did not, like him, live in a large city, and there really was no particular need of a large hospital in Poughkeepsie. Then he thought of an

asylum for the old and infirm, but there was no pressing necessity for that, either, on a large scale, and he had no desire to found a petty institution of any kind. While he was thinking over various projects, circumstances at last directed his thoughts towards female education. He had a niece who was a teacher of more than local reputation in Poughkeepsie; this was Miss Lydia Booth, the daughter of his sister Maria. Her school was very popular with the best citizens of the vicinity, and her rooms could not accommodate all the pupils for whom application was made, and Mr. Vassar very generously purchased, and transferred to her use, a commodious house, with several acres of ground attached, which had once belonged to the family of the great landed "Patroon" Livingston. Here, on this elevated piece of ground on Garden street, Miss Booth opened the "Cottage Hill Seminary." Having conferred a substantial benefit on his niece, he naturally took an interest in her success, visited the school frequently, and listened always with pleasure, and often with profit, to her lucid explanations, and was a witness to the excellent system of management which the clear head and kind heart of Miss Booth had established at Cottage Hill. He often conversed with her on the subject of the higher education of females of which she was an ardent advocate, and there is no doubt that it is to this lady's influence upon her uncle that Matthew Vassar finally determined to devote his fortune to that object. Still he did not hurry; he meant to take plenty of time for consideration and for consultation with those he deemed his wisest friends; and other objects of immediate public interest also occupied much of his time.

At this period the village of Poughkeepsie was governed by an elective body called the board of trustees, equivalent to the "selectmen" of New England towns. Mr. Vassar long filled the position of president of this board, and consequently much of his time was taken up with official duties.

Mr. Vassar had at last fully decided to what object his money should be devoted, but he was naturally a very cautious man, and

he meant to have all the preliminaries well considered before publicly committing himself. He consulted with eminent architects as to the costs of one or more buildings, calculated to accommodate four hundred pupils, with rooms for teachers, servants, and other necessary appendages. He meant that this institution should be upon a magnificent scale as to equipment, accommodations of all kinds, furnishing included; and many experienced persons were consulted as to the details of the interior arrangements. Mr. Vassar was neither selfish nor egotistical, and was not anxious to reap all the glory of this intended achievement; he invited his two nephews, Matthew and Guy Vassar, to join him in this undertaking, but they declined; their time for this kind of work had not yet come. In respect to active participation in carrying out Mr. Vassar's plans (though he did not contribute any of the funds), Professor Jewett was his principal coadjutor. Mr. Swan drafted the bill to be presented to the Legislature, incorporating "Vassar Female College." The act of incorporation was passed at Albany on the 18th of January, 1861, and was signed by the governor in advance of all other bills. The above name was changed and improved by act of a subsequent Legislature, in 1867, by omitting the word female. The institution became simply "Vassar College." Of the incorporators nearly half were either residents of Poughkeepsie or vicinity, and a majority of them were Baptists, but they wisely declined to give any sectarian bias to the college. Immediately after the act of incorporation was passed, on the 26th of February, 1861, Mr. Vassar called a meeting of the incorporators, at the Gregory (now Morgan) House, in Poughkeepsie, and there presented to the trustees a tin box, in which was contained the funds, $400,000, appropriated by him for the founding of the college. These consisted of certificates of stock, bonds and mortgages, and a deed of conveyance of two hundred acres of land for the building site and surrounding grounds. Matthew Vassar, Jr., a nephew of the founder, was chosen treasurer of the board, and the funds were placed in his custody. Professor Jewett was chosen president.

The college site and farm land attached is situated about two miles from the centre of Poughkeepsie, on the easterly side; it is a beautiful location, containing woods, lawns, a clear, pure lake, on which rowing is practised in summer and skating in winter, elevated knolls, from which extensive and beautiful views are obtained. Ground was broken for the building on the 4th of June, 1861, by Mr. Vassar, in the presence of a few friends; this first spadeful of earth is preserved in a jar in the geological cabinet of the college. The work of raising this large building went on through the whole four years of the civil war, and was opened for the reception of pupils in the fall of 1865. And thus Matthew Vassar had the satisfaction, like Guy, of London, of seeing his great work completed "in his lifetime."

Vassar College is very nearly five hundred feet in length, with a breadth, through the centre, of two hundred feet, with transverse wings of one hundred and sixty-four feet; it is of brick, with trimmings of blue freestone; the central section is five stories in height, the wings four; there are five partition walls of brick, fireproof, extending from the cellar to the roof. There are within the building twenty-five thousand feet of pipes for gas and water, and six thousand feet of lightning-rods scientifically spread over the building. There are separate apartments for the officers and managers, halls for lectures, a chapel, music-rooms, dining-hall, parlors, library, art gallery, natural history cabinet, chemical laboratories, kitchen, laundry, etc. There are separate buildings for the gymnasium, riding-school, and astronomical observatory; the college is particularly rich in philosophical apparatus; and in the art department there are, in the main gallery, over five hundred carefully selected paintings and sculptures. In the medical lecture-room all the newest and most approved models are found. The upper floors are used as dormitories. Its natural history collection is unsurpassed by any college in the country.

The college faculty had early resolved that the 29th of April, which was the anniversary of the birth-day of Matthew Vassar,

should be annually observed as a holiday by the collegians; it is called "Founder's Day." On the first anniversary which occurred, the students decided to give their honored friend and patron a public reception, in token of their gratitude. Wishing to give Mr. Vassar a pleasant surprise, he was not informed of the arrangements. It was his seventy-fourth birthday anniversary; late in the afternoon of "Founder's Day" the president of the college rode out to Springside, as if making an ordinary call, and asked Mr. Vassar to go over to the college with him; this was an ordinary enough proceeding, and awakened no suspicion of anything unusual. But what a sight met his view immediately after entering the broad avenue beyond the porter's lodge! Covered with evergreens was a noble triumphal arch, on which were the words, "Welcome to the Founder," with his monogram and the dates, "April 29th, 1792--April 29th, 1866," while brilliant banners and gay flags waved gracefully in the gentle breeze. Before he had time to thoroughly take in the meaning of this, the students, in two columns, under the lead of a young lady acting as marshal, formed a marching escort on each side of the carriage, and above every smiling face waved a white handkerchief in salutation of their benefactor, while at the main entrance stood the faculty and teachers, on the broad portico; while a little to the rear a choir, composed of the best voices in the college, burst into a song of welcome, written for the occasion. So totally unprepared was Mr. Vassar for this spontaneous and heartfelt ovation, that, though usually ready enough in speech, words failed him, and happy tears alone betrayed his emotion. In the chapel a programme of addresses and music had been arranged for the evening. Here, in a prominent position, was a portrait of "the Founder" trimmed with evergreens, and above it, in illuminated letters, were the words, "The desire accomplished is sweet to the soul." In that hour who shall say that Matthew Vassar did not feel more than repaid for all the time, trouble and money which he had consecrated to the work of female education!

Nor had his work been completed any too soon for him to see the matured fruit of the seed which he had planted; only two years more of life remained to him. One day, leaving home in apparent health, he went as was his custom to a meeting of the trustees of the college; he wished to impress upon the minds of the gentlemen present some views which he deemed essential to the welfare of the institution, and in his closing sentences there seemed some feeling of premonition that his work was done. These were his closing words: "Now then, gentlemen, I leave the college in your charge; I do not believe that I will ever have occasion to address you again." Saying this, he waved his right hand, as if to enforce his remark, his head dropped backward on the chair; some of the trustees attempted to raise him—Matthew Vassar was dead. He had done for Vassar College all that he could in his life, and his will testified for him after he was gone, that its interests were the nearest and dearest object of his heart, outside of his own household. It was not alone in the noble endowment which he left that his influence in favor of the proper education of women was felt; but perhaps even more efficient than the money which he devoted to this work was his influence upon other leading minds throughout the country, which were led by this practical example to acknowledge, not only the feasibility, but the practical benefit of the thorough mental training of the future mothers of the land. But though dead, Matthew Vassar's spirit was marching on; and for his special object of interest one of his kin stood ready to take his place.

Matthew Vassar, Jr., "the founder's nephew," and a son of his brother, John Guy Vassar, became the inspiring spirit of the institution, and his history is almost as interesting as that of his uncle. He was born in Poughkeepsie in 1809, in the famous old Van Kleeck house, which was the first substantial dwelling built in that vicinity. It was constructed of rough stone by Baltus Van Kleeck in 1702, who was one of the early immigrants from Holland, and was regarded by the inhabitants as a sort of garrison in case of

attack by the Indians, the upper portion of the walls being pierced for musketry. John Guy Vassar, the eldest brother of "the founder," married Margaret, a daughter of Baltus Van Kleeck, a descendant of the original settler. This house was a rallying point for all the patriots of the "Poughkeepsie Precinct," and here in 1788 (the house being then an inn, and the court-house having been burned down) the convention met which ratified the present form of the National Constitution. From his earliest youth, Matthew Vassar, Jr., must have absorbed into his intellectual life the many glorious reminiscences connected with his birthplace. He never knew his father, for that father was the young John Guy Vassar who, when this son was too young to retain his image in his memory, was suffocated in the hop-vat, after the fire had destroyed James Vassar's brewery. Matthew received his education in his native town, and when he was seventeen years of age he entered into the employment of his uncle, at the famous brewery, of which he and his brother, John Guy Vassar, became partners; and in this business both continued until 1863, when they retired to enjoy the fortunes they had earned by faithful industry and intelligent enterprise. Mr. Vassar was twice married; in 1834 to Mary Parker of Poughkeepsie, who died in 1851. In 1870 he married a daughter of Mr. Edward Beach, who still survives; but of neither of these marriages were there any children. He was a person highly respected by his fellow-townsmen, and was for many years a town trustee, and a member of the board of education, but would never consent to hold any political office, nor that of mayor, which was frequently urged upon him, though he accepted many positions of private trust. He was for nearly forty years a Director in the Farmers' and Manufacturers' National Bank, also a Director and Manager of the Commercial Insurance Company of New York, a Trustee of the Poughkeepsie Lyceum; he was President of the Board of Trade, and also of the Society for the Prevention of Cruelty to Animals, and one of the Advisory Committee of the Old Ladies' Home.

It was Mr. Vassar's nature to take up with great earnestness

whatever he engaged in, which made his co-operation especially appreciated by his uncle, in the organization and permanent management of Vassar College. In fact his official position of treasurer of that institution occupied the greater part of his time for the last twenty years of his life. He had no salary, but yet was conscientiously at the college every day, and personally overseeing every detail within his proper sphere. His investment of the funds intrusted to him was made with great judgment. After his death, when a successor became necessary, it was found that the bonds and stocks which he held for the benefit of the college were all above par, many of them bearing an interest of from ten to forty-five per cent. In 1879, when the trustees wished to erect a new laboratory for the department of chemistry and physics, they were at a loss to raise the necessary funds; some of them proposed to obtain credit for part of the building expenses, but Mr. Vassar would not listen to this, and finally said, that if his brother John Guy would join him, they would build the laboratory without asking for any outside help. His brother acceded to the proposition, and the new laboratory was built, and equipped in a manner not exceeded by any other in the United States.

These brothers also united their funds to build and liberally endow in 1880 a home for aged men; this house is on the site of the old block-house built by Baltus Van Kleeck. In making the presentation to the board of managers, and at the same time adding an endowment of $30,000, Mr. Vassar said, that "as Providence had blessed him and his brother John with some of this world's goods, they had deemed it proper to do something for their fellow-men, and that they had come to the conclusion that old men who had no one to care for them were especially deserving of protection at the hands of those who had enough and to spare. This home, designed for fifty inmates, is fitted up in a very liberal style, with library, reading-room, a general meeting hall for use of a social and scientific society; a laboratory, and an art gallery, etc. It has also spacious grounds, tastefully laid out—a pleasant asylum indeed, for an otherwise friendless old age. Another project of the

brothers, completed since the decease of Matthew, is the "Vassar Brothers Hospital," at a cost of $300,000.

Mr. Matthew Vassar, Jr., was like his uncle, "the founder," a member of the Baptist Church: an active member in it, but never obtruding his theological belief on others. He was for nearly twenty years a trustee and clerk of the church in Lafayette street, and to it and towards the construction of a new edifice was a liberal contributor. Mr. Vassar died at Poughkeepsie, after a short illness, on the 10th of August, 1881, in his seventy-third year. He had a large property in banking and other stocks, quite separate from his interest in his uncle's brewery business. By his will, after liberally providing for his wife, and making bequests to a number of his nephews, nieces, and other relatives, and legacies to all the charitable institutions in Poughkeepsie, as well as to all the churches of different denominations, including the Society of Friends, also to other associations of the town, and to the fire department, and to some societies in New York, he gives to Vassar College $50,000 to found a "Matthew Vassar, Jr.," scholarship fund, to aid poor scholars in the payment of board and tuition fees, and $80,000 to endow two chairs, one for certain languages, the other for natural science; to his executors, for the purpose of erecting the hospital previously mentioned, he leaves $75,000, and an endowment of $10,000. Mr. Vassar, to provide against all contingencies of a legal nature, directs in his will that if any of his bequests should be adjudged, they shall revert equally to his wife and his brother, John Guy, "with the confident assurance that they will appropriate such moneys in accordance with my wishes"—a very wise provision.

John Guy Vassar, brother of the above and nephew of Matthew Vassar, Sr., is still living, and active in good works. His latest gift to Vassar College is the handsome sum of $25,000. Active benevolence did not spoil any of this family as business men; they accumulated great wealth, some portion of which we have here recorded the disposition of, but of their private acts of charity, which were large and continuous, the recording angel alone knows the sum and the objects.

WILLIAM E. DODGE.

William Earle Dodge was for half a century one of the leading merchants of the city of New York, though he was a native of Connecticut—being born near Hartford in 1805. His father, David Low Dodge, was a cotton manufacturer, his mill being situated in Bozrahville, near Norwich; and in this mill William E. was employed after a few years schooling, which did not exceed the most elementary branches of education. About 1815–17 the cotton manufacture declined; the business was abandoned, and Mr. D. L. Dodge removed with his family to New York. Here he dealt in dry-goods, having a partner named Ludlow. William E. commenced his mercantile career as a boy in the wholesale dry-goods store at 304 Pearl street, near Peck Slip; he began at the foot of the ladder, taking down shutters, lighting the fire in the old-fashioned wood stove, sweeping out the store, carrying parcels and messages, and whatever was required until promoted to a clerkship. He continued in this employment until the age of twenty-one, when he opened a retail store in a small way in connection with a young man named Huntington, a college graduate and not acquainted with the business; but having some means, being the son of one of his late employers: the latter assisting the young people by endorsing their paper to some extent—long credits being then common. The new firm prospered, and three years later Mr. Dodge married a daughter of Mr. Anson Phelps—a name known to every old New Yorker. Mr. Phelps was already a wealthy man, an importer of metals, and with his partner, Elisha Peck, had founded two manufacturing towns, Ansonia and Birmingham, and in 1833 had erected a large warehouse on the corner of Fulton and Cliff streets; shortly after it was occupied

this building suddenly fell down, seven persons only being in the place at the time, some of whom were hurt. The place was rebuilt and William E. Dodge was invited to become a member of the firm, with another son-in-law of Mr. Phelps—the firm-name becoming now Phelps, Dodge & Co.

Mr. Dodge appears never to have had any serious reverses in his business life. He soon began to invest money in land, and about 1862 he bought the large tract of timber land on Pine creek, in Pennsylvania, and built a saw-mill at a place called Jersey Shore. This was the first of those enormous accumulations of land which eventually made him one of the largest individual land-owners in the country. His transactions in lumber were afterwards extended to the South and Northwest; forest tracts of from one hundred thousand to five hundred thousand acres being successfully purchased by him in West Virginia, Georgia, Texas, Michigan, Wisconsin, and even in Canada. Coal and railroads next attracted: the profits of the first being greatly dependent upon the development of the latter.

He was one of the original incorporators of the Erie, and remained on the board of directors for twelve years, and held the same position on the New Jersey Central from 1843 to 1873. The Delaware, Lackawana & Western was organized in his office, and subsequently he became President of the Houston & Texas Railroad, which office he filled for seven years. He was a member of the New York Chamber of Commerce as early as 1855, and in 1863 was elected vice-president of that body, and in 1867 president. He was one of the founders of the Mutual Life Insurance Company, the Atlantic Mutual Marine Insurance Company, the Bowery Fire Insurance Company, the United States Trust Company, the Greenwich Savings Bank, the City Bank and the American Exchange National Bank, and in all these institutions he served on the board of directors from their organization until the time of his death. Besides all these offices and duties, the business of the firm was never neglected. He owned an immense

number of lumber mills, and employed for years two thousand persons in the various manufacturing villages which he and his partner had established in various parts of the country; yet he seemed to find time to control this varied business, to attend meetings and preside at the Chamber of Commerce, to meet his brother directors at the various banks, besides fairly meeting all his social engagements, attending public meetings, occasionally lecturing, running Sunday-school and temperance societies and acting as a ruling elder in the church. What he did not do appears easier to tell than what he did.

William E. Dodge was brought up in the faith of the Presbyterians, and from this creed he never diverged. When he was only twelve years old he was converted during a revival season and became a member of the church, and his whole life was professedly based upon Christian principles. Indeed, his affiliations with Christian associations, missions and collateral objects are about as numerous as his business connections.

It is but just to mention his own explanation of the fact that his firm was sued by the United States Government in 1870 to recover $1,000,000 for alleged undervaluation of imports made by Phelps, Dodge & Co. Mr. Dodge said that the charge was false and instigated by a discharged clerk; that there might have been unintentional errors in invoices, but there had never been any intention to defraud the Government. The suit was compromised by the firm paying to the Government $271,017.23. Mr. Dodge settled by compromise, he said, because he was an old man, and his senior partner older; that they did not feel like being dragged into litigation which might last for years, and during which they might die before vindication came; but, he further said, that if he had been a younger man he would have defended the suit to the bitter end. The Chamber of Commerce, of which Mr. Dodge was at the time president, formally expressed their firm conviction in the integrity of the firm; and the other justifying fact is that the United States officers were willing to settle for almost a

quarter of the sum claimed. If there had been frauds to the amount of one million dollars, why settle for less than three hundred thousand? The reader may perhaps be better able to judge of this matter after ascertaining the uses to which Mr. Dodge devoted a great portion of his wealth!

Mr. Dodge was a strict Sabbatarian, of the old Puritan type, and went so far as to sell out his railroad stock and to abandon his official position on the several roads with which he was connected as soon as the majority of the directors voted to run Sunday trains. So strict was he in his views of the sacredness of the Sabbath, that he refused to be present, on the invitation of General Newton, at the interesting occasion of exploding the great rock at Hell Gate, because it took place on a Sunday.

On another occasion, when a reporter for the daily press called to see him in regard to a proposed new charter for the city, he declined to see him, not on the ground that he objected to be "interviewed," but that he "never engaged in secular conversation on the Sabbath," that being the day the reporter had selected, hoping to find him at leisure. When the new penal code was inaugurated, Mr. Dodge was one of its most zealous supporters, and actively engaged in trying to secure strict conformity to it, so far as it affected the observance of the first day of the week. To those who entertain broader views of the legitimate uses of the day of rest Mr. Dodge's action on this subject may seem overstrained and even puerile, but at least there can be no doubt that he was entirely sincere and honest in the views he expressed upon this matter.

He was a great friend of "revival" preachers, and was one of those who aided in inducing Moody and Sankey to come to this country, and who paid the necessary expenses of fitting up the Madison Square Garden (then known as the Hippodrome) for their services. Another mode of Christian work, somewhat out of the common course, was his establishment of the "Jerry McAuley Mission," in the old Cremone Garden. This was a mission de-

signed to reach the most hopeless and degraded classes, and was at first started in Water street, one of the lowest localities in the great city of New York. Nothing in the way of Christian work looked hopeless to Mr. Dodge. City missions among the very poor were among his pet hobbies, though neither his sympathy nor his aid was limited to that particular branch of benevolence. His was one of the heaviest towards the erection of that fine and commodious building on Fourth avenue and Twenty-third street, the Young Men's Christian Association.

Mr. Dodge did not limit his Christian sympathies to his own land. He was President of the Board of Commissioners for Foreign Missions, and contributed liberally to establish the mission in Syria, and the Women's College at Beyrout. He was appointed a delegate, and took an active part in the convention of the Evangelical Alliance, which met in New York in 1873. It was a common thing, if one visited a Presbyterian Sunday School in any part of the city, to find Mr. Dodge making an address, or to hear that he had recently done so. He was Vice-President of the Union Theological Seminary, and of the New York Colonization Society. He was a Director on the Board of the American Bible Society, the American Tract Society, and of the Syria and Liberia Protestant Colleges. It was not only his own race for which he worked and expended two or three ample fortunes in gifts and donations. The colored people and the Indians received their share. Mr. Dodge was greatly interested in the Lincoln and Biddle Universities, and gave largely both to them and to the institutions at Hampton and Carlisle, for the education and civilization of the red race.

It is not easy amid so many benevolent and charitable institutions with which Mr. Dodge was connected, to say which had the leading place in his mind; but perhaps it would not be far from wrong if this position were ascribed to the temperance cause, or to be more exact, the Total Abstinence movement. Extreme in all his views bearing upon the duties and regulations of life, he early identified himself as a soldier of the modern crusade, against

"all which will intoxicate." The National Temperance Society was organized in 1865, in Mr. Dodge's office in Cliff street; he also gave $20,000 to the society, towards a working capital of $100,000. He bought immense quantities of temperance literature, to be distributed among the freedmen. He frequently went before Congressional committees, to give testimony in regard to the liquor traffic. He was engaged to speak at a temperance meeting, to be held in the great hall at Cooper Union, when he was seized with his last fatal illness. Dr. Irenæus Prime, an old-time friend of Mr. Dodge, wrote, shortly after his death, in the columns of the *New York Observer*, these, among many other beautiful things, regarding his life. He says:

"I have often heard him relate his experiences as a boy in a store, contrasting his duties as the youngest clerk with the work of boys now. His father was a prosperous man of business, and might easily enough have brought him up in idleness, which is supposed by many fools to be the same as brought up a gentleman. But the lad was placed as a clerk in a store, and it was his duty in the morning to take down the shutters and get things ready for business. To do this he had to get up before daylight in winter, and hurry down to the store; and all day long he was running of errands, carrying parcels home for customers, and doing anything else that he was told to do. This discipline he saw was good for him, and it would be better for the boys now if they went through the same seasoning process. It is good to bear the yoke in youth. At the age of twelve he began the service of Christ, and never left it for a day till he heard his Master say, that Friday morning, 'Enter thou into the joy of thy Lord.'

"One of the most beautiful chapters that Dr. Nicholas Murray wrote was the sketch of the prayer-meeting at aunt Betsey's; it was on Ann street, in the humble room where dwelt an aged, infirm colored woman. There a few pious young men were wont to meet and pray with her. I know the names of only four of them, and they are now all dead, for the meeting was held more than sixty years

ago, and I have written sketches of three of those men—the Hon. James Harper, mayor of this city; Nicholas Murray, D. D, the Kirwan of the *New York Observer;* the Hon. William B. Kinney, United States Minister to Italy; and now I am writing of the fourth, the Hon. William E. Dodge.

"There are others who have wealth, and are as free to give as he was. But I never saw or heard of any man of his wealth who would do so much for others, besides giving largely. I wrote to him that a minister of the gospel, being very poor, was actually in want of clothes for himself, and I added, playfully: 'He is a man just about of your size.' The next day he came up into my third-story room, lugging a bundle much larger round than his body. I remonstrated with him for taking that labor on himself, but he said he preferred to do it, rather than have his coachman leave the horses. The bundle was a complete wardrobe for the good shepherd, and covered him many a time when he preached the Word.

"Mr. Dodge was a temperance man, practising total abstinence himself, advocating it eloquently, but without bitterness toward them that are without. Neither in public or private did he say a hard word of those who did not train in his company."

Of the number and variety of individual cases of need assisted by Mr. Dodge, there has never been kept any record; but it is estimated that for many years he gave away annually about $200,000.

One form of donation was building churches for impecunious congregations in the South and West. He gave $12,000 towards building the Christian Home for Intemperate Men, and $1,000 a year for its support. He also gave a similar amount towards sustaining free gospel services on Sunday, in the Cooper Union. Robert College, in Constantinople, was one of his beneficiaries.

In politics Mr. Dodge was a "Henry Clay Whig" while the Whig party existed, when he naturally gravitated toward the Republican party. He was a delegate to the convention which nom-

inated Abraham Lincoln to the Presidency. During the war, he acted as Chairman of the New York branch of the Christian Commission, and also was an active agent in the work of the Sanitary Commission. He was a member of the Union Defence Committee, organized by the Chamber of Commerce, and of the Union League Club, but from the latter he afterward resigned on account of his temperance views. He was a delegate to the Peace Convention, held in Washington in 1861, and in 1865, elected Representative to Congress, where he served on the Committee on Foreign Affairs. After the election of General Grant to the Presidency, Mr. Dodge was appointed a Commissioner on Indian Affairs. In 1881, when Mr. Dodge visited England, he found his reputation as a philanthropist had gone before him; he was invited to address the British and Foreign Bible Society in London, and became the guest of Mr. Gladstone, Lord Shaftesbury and other distinguished men.

Mr. Dodge's city residence was pleasantly situated on Madison avenue; in the summer he occupied a beautiful home overlooking the Hudson at Tarrytown; and here he celebrated his "golden wedding," in June, 1878. He attained very nearly to the age of seventy-eight, and was ill only a few days previous to his death, which occurred February 9th, 1883. His death was nearly coincident with that of Governor Marshall Jewell, of Connecticut, who was allied to the family by marriage; a son of Mr. Dodge having married a daughter of Governor Jewell. Mr. Dodge left a widow and seven sons. His estate, notwithstanding the liberal hand with which he had been distributing for thirty years, was estimated at $5,000,000. Having made ample provision for his wife, sons, other relatives, dependents, and a number of old and faithful employés, Mr. Dodge bequeathed the following sums to various institutions:

To the Presbyterian Board of Foreign Missions	$50,000
To the Presbyterian Board of Home Missions	50,000
To the American Board of Commissioners for Foreign Missions	50,000

To the Education of Young Men for the Ministry	$50,000
To the American Tract Society	20,000
To the City Missions and Tract Society	20,000
To the Syrian Protestant College	20,000
To the American Bible Society	10,000
To the American Sunday School Union	10,000
To the National Temperance Society	10,000
To the Presbyterian Board of Publication	10,000
To the Lincoln University	500
To the Children's Aid Society	5,000
To the Howard University	5,000
To the Atlanta University	500
To the Hampton Institute	5,000
To the Presbyterian Board for Aged Ministers	5,000
To the American Seamen's Friend Society	500
To the International Commission of Young Men's Christian Association	5,000
To the McAuley Mission	5,000
To the Metropolitan Museum of Art	500
To the American Museum of National History	5,000

W. C. RALSTON.

WILLIAM C. RALSTON.

Mr. William C. Ralston, whose tragical death occurred in San Francisco some eight years ago, was, previous to his decease, the foremost man in the State of California; not so much on account of his great wealth, or his mode of obtaining it, but for the wise and generous use he made of it, in building up the industries of the place and in assisting in every direction to develop the resources of the country.

It was truly said of him that he did more than any other single individual to secure a good municipal organization for the infant city, aiding, by his sympathy and money, weak manufactories and business enterprises, as well as public and benevolent institutions, which tended to give a moral and elevated tone to the society then gathering from all quarters of the world to the shores of the Pacific. Mr. Ralston was among those who pressed early through the Golden Gate; and, among the thousands who in 1849–50 entered the auriferous territory of California, there was no man of larger brain or nobler heart than William C. Ralston.

Ralston was a native of Ohio, being born at Wellsville, in that State, on January 12th, 1826. His father was a carpenter and builder, the two trades being united, as is usual outside of the great centres of business, and for several years William assisted his father in the workshop. His course of life in California was for many years prosperous without example, but no one envied him, for he had an open hand to all who needed assistance, and for the quarter of a century that he lived in San Francisco or its vicinity he showed himself the friend of all classes of persons. The struggling young mechanic, the man in any position in life

who was looking out for a helping hand, always thought first of William C. Ralston. After his death there were many long homilies in the Eastern papers particularly dilating upon the fact "that money, even millions, does not bring happiness." That money *alone* does not is a sufficiently trite remark, but none of these pointed out the other fact, that it was in his case not the possession of money, but the loss of it, which caused his despondency. While he had it he was happy and made others so.

Mr. Ralston was connected with the Bank of California. The letters of credit which it issued were available, not only throughout the United States, but in Europe, India, China, Australia and in South America. Under the liberal views of Mr. Ralston, who was its president, the funds of the bank were loaned to many enterprises which have aided materially in the permanent prosperity of the city. Perhaps not all the care was used that should have been in securing the bank from unexpected calls of large amounts. At least the sudden catastrophe which overtook the bank and Mr. Ralston at the same time must be attributed to the fact that, though the institution was possessed of ample assets to cover all its indebtedness, it was not able in August, 1875, to respond to a call of Mr. James C. Flood, who made a sudden demand for nearly $6,000,000. The bank closed its doors, and with a precipitancy which seems strange, in the light of all that is known of Mr. Ralston's value to the city and its institutions, he was immediately asked for his resignation. This was the intolerable humiliation which the great-hearted millionaire found unbearable; nor did it seem necessary. There was no necessity, nor any expectation in the board of finance, for bankruptcy, and the institution could have been reorganized without putting this affront upon its president. Mr. Ralston surrendered all his available personal property to satisfy the deficiencies of the bank. He went out to North Beach to bathe, was carried out by the flood-tide and drowned. This was on the 27th of August, 1875. A boy near by on the beach witnessed the event, and thus described it: After

putting on his bathing-suit he sat down on the shore, and, tearing up some papers, threw the pieces into the sea; then he drank something out of a phial, and immediately plunged into the surf. After swimming about two hundred yards he disappeared behind a vessel. But a short time elapsed before his body drifted towards the shore. Help was summoned, but life was already extinct. In the bathing-house was found Mr. Ralston's statement to the bank and a small sum of money. How the community looked upon Mr. Ralston, and how upon his detractors, we shall briefly show by extracts from public addresses made upon the occasion, and the action of various associations with which he had been connected and with charities which he had patronized.

One of the morning papers of San Francisco had been very bitter and apparently unjust in its criticisms upon Mr. Ralston's course. The calumnies said to have been set afloat from this source had greatly injured, not only Mr. Ralston, but the credit of the bank, and undoubtedly helped to precipitate the crisis.

Early in September a public meeting was called in these words: "All the friends of the late William C. Ralston are requested to meet at Union Hall this evening, September 8th, 1875, at eight o'clock." Long before the time of opening arrived the hall was crowded to its utmost capacity, and thousands were unable to obtain admittance. A prominent broker, Mr. G. W. Smiley, presided, with a list of one hundred and twenty-one vice-presidents, composed of the leading business and professional men of the city. A meeting was organized outside in the vicinity of the hall, and another on the corner of Third and Howard streets. The leading orators of the place addressed the several meetings. Colonel W. H. Barnes took up in order the several charges which had been brought against the deceased, and showed either their utter falsity, or grounds of justification in each case. No eulogy was too strong to express the feeling of the audience, and the same animus was displayed among the thousands of all classes, who hung around the improvised platforms of the outside speak-

ers. A series of resolutions was adopted, expressive of the "*irreparable loss* the city had sustained," and denouncing in the severest terms the course of a portion of the press, in hastening to telegraph abroad unfounded and injurious aspersions on Mr. Ralston, and consequently to the injury of the Bank of California. The second resolution reads as follows: *Resolved*, "That in reviewing the life of William C. Ralston, deceased, we recognize one of the first citizens of San Francisco; the master spirit of her industrial enterprises; the most bounteous giver to her charities; the founder of her financial credit, and the warm supporter of every public and private effort to augment her prosperity and welfare. That to his sagacity, activity and enterprise San Francisco owes much of her present material prosperity, and in his death has sustained an irreparable loss. That in his business conceptions he was a giant, in social life an unswerving friend, and in all the attributes of his character he was a man worthy of love and trust."

This and other appreciative resolutions were accepted by the audience with a unanimous "Aye," "that sounded," said one who was present, "like an explosion of a park of artillery."

The pulpit was unanimous in recognizing the great qualities of mind and heart of the dead banker. "The aim of his life," said Rev. T. K. Noble, of Plymouth Church, "was not to pull down but to build up. What enterprise can you mention, looking to the betterment of our material interests, in which he did not have part? In the building of railroads; in the establishment of lines of steamships to Australia, to China, to Japan; in the manufacture of silk; in the Pacific Woolen Mills, the Bay Sugar Refinery, the West Coast Furniture Manufactory, in the Cornell Watch Manufactory, and in those superb buildings, the 'Grand Hotel' and the 'Palace Hotel,' and in many other enterprises, I have not time to mention? Into each and all of these he put his money and his brains. A few months ago, when my old friend, General Brisbin, a man of large experience and broad culture, and a close observer

of men, was on this coast on behalf of the Kansas sufferers, he was asked this question, 'General, what has most impressed you in this, our young commonwealth?' Without a moment's hesitation he replied, 'WILLIAM C. RALSTON.'"

In addition to the public meetings and the pulpit recognition, many other organized bodies met to express the sense of their loss and the appreciation of Mr. Ralston's services to them personally, and to the country at large. Among these were the Managers of the Tenth Industrial Exhibition; Templar Lodge, No. 17, I.O.O.F.; the Presbytery of San Francisco; the San Francisco Female Hospital Society; the Pacific Dispensary for Women and Children; "San Francisco Board of Supervisors;" the Young Men's Christian Association; the San Francisco Stock Exchange and Exchange Board; the Pacific Stock Exchange; the Produce Exchange; the Most Worthy Grand Lodge of Kesher Shel Barsel; the Photographer's Association. These latter were particularly indebted to Mr. Ralston for funds, to enable them to entertain, in a manner worthy of the city, a visiting body of the National Photographic Association. Each and all of these bodies had shared his bounties, and the still imperfect list shows the wide range and impartiality of his beneficence.

But it was not alone in the city of San Francisco that the news of Mr. Ralston's death fell like a pall upon the hearts of men. On the 13th of September, only five days after the great public meetings in San Francisco, the "Associated Pioneers of the Territorial Days in California" met at the Sturtevant House in New York, in the great dining-room of the hotel, and General Ed. F. Beale addressed the meeting. He said:

"The death of William C. Ralston has been so severe a shock, that we have not yet recovered our composure; for my part, I cannot yet realize that I shall see his kindly, genial face no more. I do believe that the State of California owes to his wisdom, foresight and enterprise an advance of ten years at least, in the development of every useful industry. It was a common saying, that

the 'Bank of California,' which was Ralston, was interested in everything.

"For money, as money, he had no regard whatever. His view was simply what good he could do with it. He was a special Providence to all in need of charity. He gave always more than money; he gave his tender and gentle sympathy. People here, who only know of the enormous wealth and power he controlled, *cannot conceive of such a man*, because they have none such men among them. He was the most accessible and least pretentious man that ever lived, ... the people of the whole State loved him, and men who lived on the far borders of civilization, delving perhaps in mines of Arizona, and who could look to no one else for help, liked to talk to him familiarly, and of the time when they 'would go to 'Frisco, and see Ralston about it.' No man ever lived, of his riches and command of wealth, whose life was so unselfishly devoted to the interest and happiness of others, and the prosperity of the State in which he lived. His house at Belmont, and the princely style in which he lived, was not so much his own as a State and a business affair. No one had more simple tastes or habits, but he liked to entertain in a sumptuous manner all who visited the Pacific coast; he thought it benefited California. The Bank of California allowed him $100,000 a year to entertain their guests."

Many other speakers followed General Beale. Resolutions of sympathy were sent to his family, and probably none were ever drawn containing more genuine feeling than these: they fully endorsed those passed by the great public meetings in San Francisco. The funeral honors paid to the deceased, on the day of interment, were quite extraordinary, considering that Mr. Ralston, at the time of his death, was not in any official position.

Three infantry regiments, cavalry, a full park of artillery, accompanied the remains, the National Guard acting as a guard of honor; while representatives in large numbers from all the different manufactories who had benefited by his free expendi-

ture of money, were present; organized societies and private citizens swelled the procession until it extended full three miles in length, and took forty-two minutes to pass any given point. There had never been before, and there has never been since, any funeral cortege at all comparable to it in California—considered as the spontaneous outpouring of all classes of people from the millionaire to the penniless. The "unco' gude" and the free thinker; the literary and the ignorant; the capitalist and the man who worked for day wages, for once united in accompanying to Lone Mountain the friend and brother whom all seemed equally to mourn.

The inquiry here naturally arises if such was the love and confidence reposed in this man by the whole community, why did the board of directors of the Bank of California treat his mistake with such harsh severity? Why not give him the opportunity to correct it, and make all good again, as he affirmed that he could and would do? By "mistake" we mean the loaning of the bank's money to the "woollen mills," which impaired the capital of the bank, and, in connection with Flood's sudden call, necessitated the suspension of the bank. For answer, it may be said on behalf of the board that perhaps they believed the bank could not be resuscitated while the cause of their failure remained at its head; it may also have been that there were some few envious souls who coveted his position, rejoiced at his downfall, or were "tired of hearing Aristides called the Just." Mr. Ralston left a wife, two sons, two daughters, and from the wreck of his estate little available property was saved for their use. The beautiful house at Belmont had to be abandoned, and his sons sought clerkships as a temporary means of support. Instead of this princely mansion the widow was assigned the humble residence lately occupied by the agent of the estate. Friends assisted her to leave for a while the scene of her loss, and the ever reminding tokens of her former wealth. She went to Paris and remained over a year; then came back and commenced suits against Mr. William Sharon, who had been made receiver of Mr. Ralston's estate, for an accounting of the same;

and against a Mr. J. D. Fry for an account of certain property put into his hands to be held in trust for the family by Mr. Ralston before the latter's death. This property was in Kern county, and consisted largely of grazing land and stock, including improved breeds of sheep. The estate was kept in litigation for several years. Mr. Ralston's decease took place in August, 1875. A final hearing of the case took place in October, 1882; since which ex-Senator Sharon has compromised with Mrs. Ralston and her children by the payment to them of $160,000, the return to her of a large ranch in the northern part of the State, and the payment of her lawyer's fees by the transfer to him of a lot on California street in San Francisco, and the payment of $25,000 in cash.

Considering the amount of property possessed by the late William C. Ralston, it is generally thought that the executors could very well afford these sums, and make comfortable for life the widow and children of California's generous friend.

DAVID JAYNE.

Among the few men who have made large fortunes in this country in the patent medicine business, ranks Dr. David Jayne. He was born in Monroe county, Pennsylvania, on the 22d of July, 1799, and spent the early years of his life there. Subsequently he lived at Salem, N. J. His father was a Baptist clergyman, and he, early in life, decided upon the calling of a physician as being but one remove from that of a clergyman. His taste for his profession was marked, but he was not satisfied to continue his career in Salem, where he had several years of satisfactory practice. In 1836 he determined to enter upon a larger field, and accordingly removed to Philadelphia, where he engaged in the drug business, in which, in consequence of want of capital, he met with many trials and difficulties. His integrity, however, was unquestioned, and, as a consequence, his credit, notwithstanding financial entanglement, continued good, and his creditors exercised the utmost forbearance. Ultimately the tide of fortune turned, and in many cases he was subsequently able to extend a helping hand to those who had thus befriended him.

The foundation of the immense fortune which he ultimately acquired was, unquestionably, persistent and lavish advertising. In the judicious use of this medium of communication with the public, few have equalled him. No man knew better than he how to attract and hold popular attention. One of the most successful means to that end adopted by him was the erection of the immense eight-story granite building on Chestnut street below Third, in Philadelphia. This, at the time it was built, was the largest and highest structure for business purposes in the United States. The walls throughout were of solid granite, and all the appointments

of the edifice were of the most complete character. From whatever point Philadelphia is viewed "Jayne's Building" appears to dominate the situation. Even now, after the lapse of nearly a quarter of a century, few, if any, buildings in the Quaker City exceed it in height and magnitude.

Upon a similar scale of magnificence he built many other of the most substantial and beautiful structures upon Chestnut street, the fashionable thoroughfare of Philadelphia. Notably the "Commonwealth Building," at Chestnut and Sixth streets; the three large marble front structures, erected on the site of the old Philadelphia Arcade, and the large granite building immediately adjoining it, known as "Jayne's Hall."

One of the most elaborate and beautiful of his architectural undertakings was the superb marble building, at the corner of Chestnut and Nineteenth streets, designed as his private residence, though never occupied by him, as, at the time of his death, it was unfinished. In his will full provision for its completion, according to plan, was made, and it is to-day the most beautiful and costly residence in Philadelphia, and even now there are but few in America which surpass it.

Here it had been his design to make a permanent home for himself and family. Although he was not permitted to enjoy that which he had so carefully planned, he left it in charge with his executors that upon the completion of the edifice, his wife and children should be permitted to occupy it as a home, free of all charge of any kind, so long as they lived or chose to accept its hospitalities. He made his wife head of the household so long as she lived or remained unmarried, with careful provision as to the succession in case the responsibility should devolve upon his daughters or his sons. His executors were directed that neither of the latter should be permitted to take the place of head of the family until he had become of age, nor then unless his habits and moral character were good. He directed that no intoxicating liquor of any kind should be allowed in the house, except for medicinal or

culinary purposes. The surviving members of his family he exhorted to mutual forbearance and mutual love, in order that a happy and harmonious home might be maintained; and his executors are instructed, that should this, his purpose and desire, be frustrated through domestic dissension, that the house shall be closed, and the building and all its contents be disposed of for the benefit of the estate.

Mr. Jayne died of typhoid-pneumonia, March 5th, 1866. He left a wife, two sons and four daughters. His bequests to the Spruce Street Baptist Church, to which he belonged, were liberal, as they were to many charitable institutions. Benevolence was a marked trait in his character. Quiet and unostentatious in manner he, notwithstanding his immense wealth, ever avoided personal ostentation or display. In his death Philadelphia lost one of the most active and public-spirited of her citizens.

JESSE SELIGMAN.

It is but recently that the name of Jesse Seligman rang through the daily press, not only throughout the United States, but the civilized world, not for what he had done, for good or ill, or left undone; but that in his person was represented the insulted dignity of a whole race; a race civilized, organized as a nation, producing its poets, prophets and warriors two thousand years before the ancestors of the insulted Boniface had emerged from barbarism. It was the Seligman family whom Judge Hilton, proprietor of a Saratoga hotel, the Grand Union, excluded from his house of public entertainment because he was of Hebrew race. The excitement produced in the city of New York, Mr. Seligman's home, was intense, and extended thence over the whole country. The surprise at this display of race prejudice was the greater since Mr. Seligman was a man of great wealth, a member of the famous "syndicate" for disposing of the United States bonds, a particular friend of ex-President Grant, a welcome guest in the best society everywhere. Mr. Seligman, as the name indicates, is of German origin (the word means in the German, "*blessed* or *happy man*"), the family, so far as we have traced them, originating in the Bavarian village of Baiesdorf. Like many of their race, they were, some generations back, engaged in peddling anything they could sell on which a profit could be made, and it may not be out of place just here to remind our readers, that the Hebrew race have been compelled to adapt themselves almost wholly to such occupations as could be readily transferred from one country to another, for two reasons: one was, their constant liability to outbreaks of persecution; and the other, that nearly

every government in Europe has, at some period of its history, forbidden them to acquire real estate by purchase.

The first of this Seligman family to come to the United States was Joseph, the eldest of the eight brothers Seligman, who finally settled in New York: he came in 1838. His parents were people of some means, and gave their sons a fair education. Joseph was a graduate of the University of Erlangen in Franconia, and was a man of scholarly tastes. He brought letters of introduction, and being a man of some originality of thought, strove to free himself from the traditions of his race; and instead of entering immediately into trade, sought through his friend, Judge Asa Packer, of Philadelphia, a position in the bank presided over by the latter. He was appointed cashier, and remained in this situation several years. He saved money, and when able sent over to the old home for the three eldest of his brothers. Of these Jesse was one; he had the instincts of his race strong within him. He bought a small stock of goods and set out on a peddling expedition in and around New York. The other brothers separated, one going to the south and the other west. Jesse's energy was inexhaustible; and so well did he ply his trade, that at the end of three years he was the happy possessor of $1,000 net profit. This was about 1845.

The elder brother, Joseph, had also discovered that there was not much prospect of making a fortune as cashier in a bank; there was no opportunity of promotion. He therefore resigned and fell back upon trade. A good opportunity offering at Greensburg, Alabama, he removed to that place and opened a clothing store. Everything prospered with him; but thinking he could do still better in New York, he returned thither and shortly after sent for his remaining four brothers to join him in this country. He first opened a clothing store in Church street, where some of his brothers were employed; but Jesse did so well with his peddling that he was loth to leave it. However, in the excitement of the "California fever," in 1848–9, he took the contagion, and in the

latter year went to San Francisco—but not to dig in the mines; *his* mine was in a store which he rented, at that time the only brick building in the place. This showed a wise provision on the part of a young man of twenty-three, and his caution met with its reward. When the wooden city of the first settlers was swept away by fire, Jesse's store, with its large stock of goods, withstood the flames and was saved. The price of his stock went up amazingly; very little clothing of any kind could be procured anywhere in the settlement except at Jesse Seligman's store; everything then sold at fabulous prices in San Francisco, and at the end of six or seven years the young Hebrew returned to New York and to his brother Joseph with a nice little fortune ready to invest in the same or some other business in the metropolis. In 1857 the three brothers, Joseph, Jesse, and James, formed a partnership for the importation of cloths and the wholesale clothing business; and in process of time another brother joined his fortunes with theirs. This firm went on, quietly progressing and enlarging their operations, until at the outbreak of the civil war a new source of profit was opened to them. This firm were experts in everything relating to woollen goods; they had capital at command, and had no difficulty in procuring contracts to furnish clothing for the army. The contract proved enormously profitable, so much so that on the conclusion of peace they retired from trade, and opened a banking house at No. 21 Broad street, near Wall.

It says much for the fraternal feeling existing between these brothers, that none were excluded from the good fortune attained by the contracting firm. The whole eight brothers were made partners in the banking business: they had all done more or less well for themselves, but not all had the opportunities offered by government contracts. The names of the Seligman brothers thus united in the banking business were Joseph, Jesse, William, Abraham, Leopold, Isaac, James, and Henry; and this octuple band continued unbroken until 1881, when Joseph, the eldest and leader, to whom they were all accustomed to look up, died.

Joseph Seligman was no ordinary person. To those who met him in business he might have seemed wholly absorbed in accumulating his gains. Some who knew him in social life were not pleased with his manners; but he was undoubtedly a man of brains, and one who had found time, aside from all his money-getting, for reading and reflection. He retained many of the instinctive traits of his lineage, and he had thoroughly emancipated himself from its burdensome superstitions. When we say that he was the friend and principal financial support of Prof. Felix Adler, it is sufficient proof that he had broken the bonds of old tradition, and was trying to put something better in its place, to substitute a good life for vain ceremonies—"deeds instead of creeds." The advanced thinkers, who are wont to meet to hear the eloquent and persuasive Hebrew preacher in Chickering Hall, on the Christian Sabbath, lost one of their most devoted and generous friends, when Joseph Seligman died.

JESSE SELIGMAN now became the head of the banking house, and under him its affiliations have been widely extended. When General Grant was President he became the latter's banker, and a personal friendship sprang up between them; and this connection proved of great benefit to the Hebrew bankers, particularly the opportunity which was offered for "placing" the government loans. The house had its agencies in London, Paris, Frankfort, Amsterdam, as well as in San Francisco, New Orleans, Cuba, Brazil, etc. One of the important undertakings of the firm is connected with the construction of the Panama Canal.

Jesse Seligman stands at the head of the syndicate for placing the "Lessep shares" in the United States. He is also interested in those southern railroads, whose ultimate terminus is Mexican territory, and of the St. Louis and San Francisco railroad, and many other projects of a like nature. We have never heard of any serious losses suffered by Jesse Seligman. Their business is kept so well in hand that few outsiders can even venture to estimate the assets of the firm. They are believed to be very

wealthy; and as Mr. Jesse Seligman is still on the sunny side of sixty, he may have many years yet in which to increase his fortune. He is in good health, has a bright happy family of three sons and three daughters, and lives in a handsome house on Fifth Avenue. He ranks among the progressive Jews who worship in the temple Emanuel: though not so radical in his ideas as was his brother Joseph. All the brothers have large families, so that the Seligmans almost form a little community among themselves. Jesse is very liberal in the support of the Hebrew charitable associations, and is President of the Hebrew Orphan Asylum. He is also a member of the Union Club of New York. Among the younger branches of the family are already several who show a decided talent for financiering, so that the banking house of Seligman is likely to become a permanent feature of the monetary circles in New York. Nor would it be surprising if out of their numerous offspring should arise successors who may become the Rothschilds of the world.

CHAS STORRS.

CHARLES STORRS.

It is sometimes said that the old New England race is dying out, and that the heroic spirit which made the Pilgrim Fathers famous has declined steadily in the successive generations of their descendants. Many considerations offset and invalidate this conclusion. It would be easy to show, by what New Englanders have done in recent times and are doing to-day in the multifarious activities of nineteenth century life, that the old conquering and patient spirit is as quick and strong as ever when the occasion arises to call it into action. In every quarter of the globe and in every country, the New Englander is found. As merchant and banker, as explorer and navigator, as inventor and discoverer, as poet and historian, as philosopher and social scientist, the Yankee is to the front. Nations and princes vie with each other in doing him honor as a benefactor of his race. The Queen of England offers him titles and ribbons in the person of George Peabody, while every rank and calling in the British Empire unite to place a bust of the Yankee poet, Longfellow, in Westminster Abbey. In the British colonies Yankee enterprise and invention have given an impetus to commerce and agriculture. The experience of the Yankee in gaining independence, and his success in the experiment of local self-government, have set an example and given direction to other races, colonies and individual enterprises. Hence the cry of alarm in England that the masses are becoming Americanized and breaking loose from traditional leading-strings. What has worked this change for the better but the ubiquitous Yankee, who greets one in the café of Paris, the "Rotten Row" of London fashion, breakfasts at the North Pole and dines on the Equator.

Charles Storrs, the retired New York merchant, and one of the

foremost citizens of Brooklyn, is a conspicuous instance of this diffusion of New England "grit." A sketch of his life and character is the more interesting because he is really a type of the nobility of New England, whose decorations and estates have been won by that hard toil which Hesiod, the oldest of the poets, says is the inexorable and undeviating condition of the bestowal of Heaven's best gifts on man. Labor, in his belief, is the only passport to the port of rest and comfort. Plato would allow no one who was not a geometrician to enter his academy, and Hesiod represents the immortal gods as opening the gates of happiness only to those who have climbed the hill, overcome difficulties, subdued laziness, been patient under reverses, chosen present hardship with a single eye to duty, and because in the line of duty they looked onward to the goal of self-approval, a conscience able to look itself squarely in the face, and a field of quiet helpfulness to their fellow-men. If, as the Wise King said, "He that ruleth his own spirit is greater than he who taketh a city," much more is he who from the hard beginnings of toil and privation has steadily toiled on until plenty and social power for good have crowned his labors.

The Storrs pedigree is an ancient one. Although "good wine needs no bush," it is pleasant to trace one's lineage; and Mr. Storrs has himself taken much pains in counting the leaves and branches of his family tree. He has compiled and arranged a Genealogical Record of the Storrs Family in the United States, which has been lithographed and published by D. T. Ames, of 205 Broadway, New York. "Stor" is an old Norse word, meaning great, strong, in the sense of power, authority; and Storrs, which is one English form, may fairly be interpreted as "strong man." The Herald's College of London would make this family descendants of Philip du Storrs, a companion of William the Conqueror, when he entered England in 1066. A promontory on Lake Windermere, and a fine mansion in the vicinity, still bear the name of Storrs in honor of an ancient family once settled there, but long extinct in the male line. Among present members of the

family in England are many clergymen of the Established Church, and a Quaker branch of high respectability, allied with the Frys, the Stephensons, and other prominent Friends. In the North Cross of Westminster Abbey is buried Admiral John Stor (the Yorkshire spelling), who died in 1783.

All the American branches trace their pedigree to Samuel Storrs, who emigrated to America in 1663, from Sutton cum Lounde, Nottinghamshire, England. He came to Barnstable, Massachusetts, where he was twice married, and then removed to Mansfield, Connecticut, where he died on the 30th of April, 1719.

Among his well-known descendants are the late Hon. Henry R. Storrs, the eminent orator and member of Congress from the State of New York; his brother, the late William L. Storrs, Chief-Justice of Connecticut; and Rev. R. S. Storrs, D. D., of Brooklyn, New York.

The subject of this sketch is sixth in descent from this Samuel Storrs, being the son of Royal, who was the son of Royal, who was the son of Joseph, who was the son of Samuel, who was the eldest son of Samuel from Nottinghamshire. They were all farmers and men of strong character and fine personal appearance. His father, Royal Storrs, Jr., married Eunice Freeman, daughter of Frederick Freeman, Esq., of Mansfield, Conn., and granddaughter of Deacon Edmund Freeman, a graduate of Harvard in the class of 1733, and the first permanent resident of that name in the town of Mansfield. Royal Storrs was a man of large brain, sound judgment, strict integrity, liberal views, and unusual conscientiousness; and his wife possessed fine social qualities, and was attractive both in person and mind. Their son naturally in many traits resembles them.

For most country families in New England, sixty years ago, great economy was necessary to "make ends meet." Towns and neighborhoods lived within themselves as to their daily needs. There were no books and papers, as now, to teach people physiology, and the preservation of health by proper attention to food

and clothing. To be honest and upright, to make your way, and to pay strict regard to the duties of religion, comprised the sum-total of average parental instruction. Pork and beef were "salted down" in the fall, and were the principal meats. Once a year the tailoress and the shoemaker went from house to house fashioning clothes and shoes for the inmates, and lucky were they who got their new things before Thanksgiving, the great and almost only holiday. Underclothing was little worn, and overcoats were by no means universal.

Charles Storrs was born in this town of Mansfield, January 24th, 1822. He may not have fared as badly as many other New England boys who have risen to high positions; but he has often been heard to regret the privations of his youth. Until twelve years of age he was not strong.

The austerity of manners which then prevailed in New England, even among those nearest of kin, prevented discussion or instruction on any but formal subjects. Life must have been wanting in many of the influences that would have been most grateful to his generous, frank disposition, and his sensitive temperament. Even such formality, coldness and repression, however, did not "freeze the genial current of his soul."

The district school for about three months in winter gave him his early education, and he must have studied earnestly to be able in his eighteenth year to become as he did a school-teacher himself.

Six months before he attained his majority, Mr. Storrs hired a substitute to take his place on his father's farm, and began a career for himself, without a dollar of capital, but with those sterling qualities that have raised him to independence and honor. He began selling American-made sewing silk to the merchants of New England, Mansfield being the first, and at that time one of the chief places of its manufacture. He followed this business successfully for three years.

When twenty-two and a half years of age he married, on the 4th of July, 1844, Maryett M. Cook, of Coventry, Connecticut, and in

the following year he removed to Hartford, where his only child Sarah was born on the 12th of December, 1845. Here he engaged his services to a manufacturing and commission firm as agent for the sale of their goods. This occupation brought him constantly to New York, and in May, 1850, he chose Brooklyn as his permanent residence. In July, 1853, he was taken into copartnership with his employers, who now carried on a commission business in New York as well as a manufactory in Connecticut. When the financial panic of 1854 occurred, so many of the parties who had dealings with them on credit failed that in September they also stopped payment. Mr. Storrs now assumed the liabilities of his late partners, which were over $300,000, and which were honorably paid in full.

On the 1st of December, 1854, he commenced business as a commission merchant on his own account, associating with him in the new firm of Storrs Brothers, his two brothers, Augustus and Royal O. Storrs. The latter, owing to other business, never took an active share in the management, and in the course of a year or two withdrew. For twenty-five years, until 1879, Mr. Charles Storrs remained head of the firm, and by his business capacity, his carefulness in avoiding doubtful liabilities, and his high personal reputation for integrity and financial prudence, amassed a competency, upon which he retired into private citizenship and the gratification of those intellectual and artistic tastes and that beneficence which are his characteristics. He might have gone on to amass a great fortune had he so desired, but he has always cared more for the use he could make of money than for money itself; and his unremitting attention to business for so many years had told very perceptibly upon his health. While in business he lends an example to business men of limiting his transactions to their legitimate sphere, never jeopardizing a moderate certainty for a splendid possibility, and so restraining his ambition as to know how to stop when he had done enough.

It is now time to turn to his delightful home, his generous

hospitality, his unselfish care for others, his public spirit, his sentiments and principles, and his literary and artistic tastes.

In the spring of 1866 Mr. Storrs decided to spend a holiday in foreign travel, and here his social and generous spirit showed itself, by inviting others—a clergyman, the Rev. R. C. Hand, and his wife, a physician, Dr. George K. Smith, and his much valued friend and connection by marriage, Miss Edna Dean Proctor, the well-known author of many beautiful poems and works of travel—to join himself and Mrs. Storrs and their daughter in their foreign explorations. They sailed from Boston in May, visiting every country of Europe except Portugal, and afterwards Egypt, Palestine, Syria, and other places in the Levant. The clergyman and physician left them in the autumn of that year to return to Brooklyn, but the Storrs family and Miss Proctor did not return till November, 1867.

The long holiday, amid new scenes and grand historical associations, was a continued delight and intellectual treat to Mr. Storrs, whose memory is freighted with reminiscences and information connected with it. Miss Proctor has given part of it an enduring and beautiful form in her fascinating and instructive book, "A Russian Journey."

Mr. Storrs, like most men of observant minds and intellectual curiosity, is very fond of travel. Upon the marriage of his daughter, in May, 1869, to Mr. David Choate Proctor,* of Peoria, Illinois, a rare man, beloved by all, he visited California and Colorado with his wife and the bridal party; and in 1871, upon the invitation of Horace Greeley, he accompanied him to Texas. In all these seasons of travel, foreign and domestic, nothing was omitted from his sight-seeing which possessed historic or natural grandeur.

Like many other travelled Americans Mr. Storrs has learned by experience that, after all, "there's no place like home." He has furnished his own home with every accessory to material comfort and intellectual satisfaction. His collection of pictures is a fine one. His library has attained a literary celebrity from the many

* Died, December 17, 1880.

tributes which distinguished scholars and authors have paid it, and from the fact that it was a favorite resort of his very dear friend, Horace Greeley, who delighted to enshrine himself amid its treasures when he wished to be alone.

Mr. Storrs, considering his engrossing and active business life, has been a wide reader, and he takes the keenest interest in the great subjects and questions of the day, whether social, political, religious, historical or scientific.

In connection with Horace Greeley, it should have been mentioned that Mr. Storrs was one of his executors, and aided in arranging his affairs, which were complicated, with a personal care dictated solely by the respect and friendship he had borne him. As the *Tribune* remarked at the time: "In spite of the embarrassments which attended his undertaking of this task, he performed the difficult work with skill, tact and success, and entirely without compensation."

While Mr. Storrs has taken pains to beautify and enrich his home, he has not forgotten, amid books, pictures and articles of vertu, to provide that furniture which Cicero declared to be the noblest in life,—friendship. He might apply to himself the experience of another who has written of the

> "Blessings of friends that to my door,
> Unasked, unsought, have come."

The frankness and sociability of his character, his perfect candor and straightforwardness, have attracted others to him whose regard he has cherished, but did not seek. Among strangers in a room, one who does not know him picks him out at once by his looks and manners as what Dr. Johnson would have called "a clubable man." Sitting beside him at a New England dinner, or any similar occasion, a stranger would feel, after a quarter of an hour's conversation, as if he had known him all his life. The secret of this attraction is homely humanity in opposition to formality and self-environment. A conceited man repels one not so much from any

dislike one feels for him, but because he has no *point d'appui*, no part which is not encased in egotism, so that one tries in vain to get at him. The genial, spontaneous, unselfish nature, on the contrary, reaches out the hand for others to shake, and an instinct of sympathy brings it friends.

Such a nature is that of Charles Storrs. He delights in the feeling which the Latin dramatist expressed when he said: "I am a man, and nothing that touches humanity is indifferent to me." Hence, around his social board are gathered genial spirits like himself—men and women, who have worked hard, and of whom the world, perhaps, knows little, but whose natures have been refined by suffering as "gold purified in the fire." Few homes in the United States have been illumined with warmer friendships or better company than his house in Brooklyn, 23 Monroe Place. Literature, art and science have been discussed within it by the highest minds, and better still, great hearts have communed with each other how to relieve distress, feed the hungry, and rekindle the hopes of a renovated life in those that have been ready to perish in the dark and cold of tribulation. In the spirit of the Ideal Brother, the Christ Man, whose heart embraced the world, these little kindnesses and unpretending courtesies have been shown. They will be remembered when the giver shall himself have need of comfort, and shall feel beneath him in Death's misty valley the Brother's hand, "the Everlasting Arms." According to his opportunities and the bigness of his heart, Charles Storrs has sought to do good to all men and to make his circle of fellow-creatures happier and better. His is one of those faces whose kindly light, shining in dark soft eyes, gives assurance in manhood of what it must have been in youth. Great energy and love of fun are both clearly written in his countenance at sixty years of age. Much enjoyment of life, perhaps not so exuberant as formerly, but still warming the whole nature at the social fireside, is also legible. It is a face also capable of reflecting sadness and disappointment, but never misanthropy or malice. There is no undertow in the

tide of his sincerity. He may not be able to guide us to the port of safety we are seeking, but we feel safe in trusting our raft of difficulty to the sea of his confidence and sympathy. His is a nature that attracts others, invites their trust and never belies the impression of downright honesty and kindness which it first creates. Active in his ways, full of interest in the people and events around him, the dark complexion, the hair and whiskers tinged with gray, the kindly humor which is the most habitual expression on the face, and above all the humane trustfulness and good-fellowship of the eyes, enable us to create from imagination a complete picture of what he must have been as a boy, careless of appearance, unconscious alike of his own defects and merits in style, or rather unconscious of the existence of style or manner in externals, always eager for fresh adventure, ready to do a good turn for "any other fellow," going straight to the heart and kernel of things, resolute to go through with anything he once undertook, and knowing no such word as fail.

In his political and religious opinions, Mr. Storrs is both conservative and progressive. He not only believes that, "somehow, good will be the final end of ill," but does not believe in sweeping old ideas and institutions away because they are not perfect. He is a firm friend of the ever-spreading movement for the civil, legal and intellectual amelioration of the lot of woman throughout the world. For the same work as man, he would have her paid the same, and he believes her capable of the same work in a vast number of instances.

In religious opinions, Mr. Storrs is wisely liberal, and so convinced that mere assent to dogmas, which reason rejects and which are repugnant to the best feelings of the heart, is valueless, if not injurious, to individual and collective manhood, that he has for years assisted men and movements with whom or which he was not in every point agreed, whenever he has seen them persecuted by bigotry and slandered by falsehood. There are struggling churches and enterprises of religious and philosophical thought in America

and England which have been for years assisted by his unsolicited generosity.

At a meeting held at the Cooper Institute in the autumn of 1873, by the religious rationalists, of whom the Rev. Octavius B. Frothingham was then the leading spirit, Mr. Storrs was invited to preside, and accepted the invitation on the Broad Church principle, which he thus stated: "It is, perhaps, but right that I should state that I belong to an orthodox church, and have no intention of leaving it. Early associations and circumstances may have thrown us into different churches; being there, let us not be restive or too hasty to change. As we are impressed and permitted to see the light, we may be enabled to enlighten others. Churches have changed or modified their creeds and views in times past, and doubtless will again. I see no valid reason why I should not be open to conviction, and hear all truth that removes ignorance and superstition, stimulates charity and good works, and tends to a better life, from whatever source it may come." His great dogma is that God is good and just and kind, and would have His creatures so. As for creeds and churches he holds with Tennyson:

> "Our little systems have their day;
> They have their day and cease to be;
> They are but broken lights of Thee,
> And Thou, O Lord, art more than they."

If he has a creed it is this: A pure life and good works.

At the same time no man takes a greater interest in the good work that is done by churches than he does. The Congregational Church in his native town has been largely provided for by him. He has also given the town of his birth a large cemetery, and has added a fund under trustees for keeping it constantly in good order. He has erected in this cemetery two granite monuments, for his father's family and his own; as well as several others elsewhere in the town to the memory of his early ancestors, especially one to Samuel Storrs, the before-mentioned founder of the American branch of the family.

The private benevolences of Mr. Storrs have not blunted the keen edge of his public spirit. Coney Island has been largely indebted to his money and foresight for becoming, *par excellence*, the City of the Sea in summer for the residents of Brooklyn and New York.

In October, 1877, the New York *World* stated that the Khedive of Egypt would give an obelisk to this country, if properly applied for. Mr. Storrs immediately wrote to the New York *Tribune* asking it to second the *World's* efforts to obtain the obelisk, and offering to bear one-fiftieth part of the expense of its removal and proper erection in New York. The *Tribune* commended his proposition, as did other New York papers. This, I believe, was the first public offer made for obtaining the obelisk which now adorns Central Park.

Mr. Storrs, in conjunction with his brother, Augustus Storrs, some years ago presented to the State of Connecticut the land and buildings and an endowment fund to establish and maintain the Storrs Agricultural School at Mansfield, which is to-day a monument to their generosity. Having experienced the intellectual privations that are too commonly incident to farm-life, the younger brother, Charles, determined that when he was ready to help his fellow-men he would make it his duty to establish an Agricultural School for those who should desire and purpose to fit themselves for agricultural pursuits. And one of the provisions of the Storrs School is, that in addition to the teaching and training pupils to the practice and business of farming they shall also be taught the elements of botany, chemistry, geology and other sciences as applied to agriculture, thus ennobling and elevating the latter calling, and lifting up those who are to pursue it. The school was designed to help worthy lads, not only to be farmers in the best sense of the word, but to be instructed to that point where they could enjoy the branches of knowledge allied to agriculture, and be well-informed men and useful citizens.

With the energy of a typical New Englander, Mr. Storrs takes

an eager interest in the diffusion and practical improvement of education, and would have every farmer skilled in all matters connected with agriculture and stock. Botany, chemistry, geology and kindred sciences he regards as the beautifiers and luxuries of life as well as its material aids.

He disbelieves in all philosophy which antagonizes the intellectual, moral and physical elements in man. He regards humanity as a whole, whose director should be the reason, whose inspiration should be duty, whose worship should be God, whose aspiration should be perfection in all its parts. And the social law of this humanity he holds to be that of kindness and mutual help.

Those who have been much with him, and have known him in the unrestrained sociability of his home, must have been struck with his youthful elasticity of mind and ways, his boyish exuberance of enjoyment and eager interest in everything, quite remarkable in a man of threescore years. When one looks into his merry eye, the secret is out. He has that peculiar gift of perpetual boyhood which, if it does not ward off sorrows, certainly enhances pleasures. Charles Storrs can never be old in heart, for charity and good-will to all the world renew his youth continually. As Wordsworth prophesied of Hartley Coleridge, it is his to

> "Preserve, by individual right,
> A young lamb's heart among the full-grown flocks."

HARPER BROTHERS.

It is hardly possible, and would not be just in a family like the Harpers to single one member out for special notice to the exclusion of the others; we shall therefore trace the origin of the firm from its first establishment down to the present time. The name itself is suggestive of the profession of their ancestors. The first persons called Harper in England were descendants of one of those famous bards who in mediæval times travelled from court to court, singing of the warlike deeds of gallant knights, of the beauty of fair ladies, and the glories of the royal kinsmen won in tournament or war: these bards always accompanied their songs with the music of the harp, and hence obtained the title of "Harpers," which in course of time, when the profession became obsolete, was metamorphosed into a family or surname, and became *Harper*. The coincidence is certainly striking that the descendants of the ancient "harpers" should be identified with a business essentially the same as that of the ancient bards. Before the age of printing these bards or "harpers" were the persons who preserved in their memories, and recited in the courts of kings, and in the princely halls of the wealthy, all that was then extant of history, genealogy, of poetry, of romance, and we may add such social gossip as now appears under the heading of "society notes," or "fashion items:" they were the living books and magazines of the day; they were the newspapers and reporters of the era; they were the "regular correspondents" between one section of the country and another. In fact they were the only substitutes for the printed page then extant for conveying information of passing events, and preserving the chronicles of the past. Is not the similitude apparent? What else are the Harper

Brothers doing to-day—only with a thousand-fold better means than mere verbal repetition!

The family from which the Harper Brothers of New York are descended came to this country from England about 1740; they were Dissenters, and among the active founders of Methodism in this country. Mr. Joseph Harper, who was born in 1766, and lived in Newtown, on Long Island, was the father of the four famous brothers—James, John, Joseph Wesley and Fletcher. Joseph, Sr., married a Miss Elizabeth Kollyer, of Newtown, and at this place was born the eldest of the publishing firm, James Harper, on the 13th of April, 1795. For the first fifteen years of his life James continued to live on the farm, assisting his father, when needed, and getting such instruction as he could from the district school. This was, of course, very limited, but was fortunately supplemented at home by the instilment of correct principles of religion and morality, and that kind of practical wisdom which experience of life gives. Books were few in most households on Long Island eighty years ago, but the scarcer they were the more carefully were such as they had read and pondered. What people did learn from books then they learned thoroughly; there was no skimming over this and that, throwing down a book for a review and a magazine for a paper, all within a few minutes, and retaining little of either in the memory. An intellectual surfeit is sometimes more damaging to the youth than to be put upon the "short allowance" of rustic homes of a century ago.

Young James Harper appears to have had no hesitancy in selecting his future calling; he had made up his mind to be a printer, which shows that there must have been some inner craving for "more light," since he could scarcely have known anything of the details or process of the trade; but what he did realize was, that this business would at least bring him in contact with books and other printed matter. James' father approved of his choice, and the lad was dismissed from his home with prayers for his welfare and good advice from his mother, who charged him to

think often of his home, to observe his religious duties, and *not to forget that he had good blood in him.*

The printing-office in which James Harper entered as an apprentice was located very near the present site of the firm's great establishment. The youngest apprentice boy in a printing-office then had to do all the dirty chores, as well as the bidding of the older hands in the office—he was made a kind of general fag, and, among other duties, had to clean the rollers when the composition called printers' ink had clogged upon them. It was scarcely possible in those days of hand-presses for a boy to keep clean; the printers' ink, especially when cleaning rollers, would get on his hands, arms and apron, and from thence it usually reached his face, and thus the printer's boy, with his blackened, bedaubed countenance, early earned the name of "printer's devil." James Harper was the "devil" in the office where he worked; but he shirked nothing, knowing that this was a necessary preliminary to advancement, and that he would not remain the "devil" forever. Worse than the hard work and the dirt was the annoyance he experienced from the idle street boys, who at once perceived that he was not city-bred or arrayed in clothes of city make. As he did not at first resent their jeers and jokes, not wishing to get in a quarrel, they thought they could proceed with impunity to hustle and push him from the sidewalk, and at last one of them struck him as he was crossing Franklin Square. James suddenly concluded that patience had ceased to be a virtue; he was carrying a bucket of water, and another stepped up and mockingly asked him for "his card." Forbearance was at an end; he was an athletic young fellow and conscious of his strength. This time, instead of meekly going on his way, he promptly set his bucket down, seized the astonished coward by the shoulders, and, hardly before the latter knew what happened, he found himself kicked completely across the square. "There's my card," said James Harper; "take good care of it, and, when I am out of my time and set up for myself, come to me for work, and bring that card, and I'll give you employ-

ment." That lesson sufficed for the crowd; they saw what the "rustic" was capable of, and thereafter kept at a respectful distance. James Harper used to add, when telling this story, that his youthful tormentor really did come to him for work forty-one years after that memorable exchange of cards. As a young man James was very strong, and could easily have annihilated these street gamins before, but he was eminently peaceful in his disposition, and, "though he had a giant's strength, did not care to use it as a giant" in the public streets; but where he did apply and not spare it was in the press-room. Strength counted for something in the days of the old Ramage press, and young Harper soon obtained the reputation of being the best pressman in the city, and if a disagreeable person was set to work with him, instead of making any complaint or causing any contention, he simply put out his whole force and "outworked" him, so that he would be removed and his place supplied with some one supposed to be able to "work even" with James Harper; then the latter would shrewdly tone down his muscles to correspond with the strength of the new hand, if he wished him to remain. In the course of a year or two James' brother John also came to the city to learn the printer's trade, but not to the same office. However, the lads were able to see each other frequently, on Sundays and evenings, but the latter not so often, because they were both in the habit of working "extra hours" in the evening, saving the money thus earned, for they were both thriftily inclined; and, at a period when the custom of daily drinking was almost universal, these young men resisted the temptation and kept their small savings for better uses. James joined the old Methodist church in John street, becoming an active member, leading prayer-meetings and living consistently with his profession.

When the long apprenticeship was ended, James' employer proposed to retain him as a journeyman, but Mr. Harper informed him that he and his brother intended to set up an office for themselves, and the only favor he asked of his late master was a written

certificate that he was an able printer, and competent to undertake the printing of a book; this was willingly given, and the "rustic apprentice" rose at one step from complete subordination to that of master and proprietor. The young men had only a few hundred dollars each to start with; but it did not then need a fortune, as it does now, to start as a publisher. Their limited funds, however, were somewhat increased by a small loan from their father, and thus with light hearts and clear consciences they ventured all in a few fonts of type, and a press, and hired an office in Dover street, the site of which they could until recently overlook from their Franklin Square windows; but which the New York approach of the great East River bridge has now partially obliterated. Here they put up the sign of "J. & J. Harper," and patiently awaited customers. They had not long to wait; already some who knew of their intention to open an office were ready with their jobs. The young partners did not hesitate to use their own hands, either in composition or press-work, and none of their employés worked harder than they did.

The first book which they undertook was a reprint of a very old work, "Seneca's Morals;" this was not published on their own account, but for the then well-known publisher, Evert Duyckinck; it was an edition of 2,000, and was satisfactorily completed in August, 1817, James Harper being then a few months over twenty-two. Their next order was a larger and far more important one, and was given by the business committee of the Protestant Episcopal Church of New York, who required a stereotyped edition of the Book of Common Prayer—quite a compliment to the young firm, with so many older rivals in the field. The Harpers were not yet stereotypers, but this order caused them to become so. On taking this job, they had intended to do the composition, and make up the forms, and then have the stereotyping done at another establishment; but finding that the cost of the latter would eat up all their profits, they decided to learn the art of stereotyping, and introduce it into their own office; they accomplished this, but not

without considerable difficulty, for those already in the trade did not care to aid in setting up two enterprising rivals at their own doors. But perseverance overcomes all obstacles, and before the close of the year, the prayer book, stereotyped in their own office, was ready for delivery. This was quite an important step forward, as it made them known to a large number of wealthy business men, and the work was so well done, that praise from many unexpected sources flowed in upon them; it being pronounced "the best stereotyping ever done in the city."

Hitherto they had only filled orders, venturing nothing at their own risk, but during the second year of their business enterprise they published on their own account a small edition of "Locke's Essay upon the Human Understanding;" of this only 500 copies were printed, but they disposed of them at a good profit; yet they moved forward cautiously, and did not make themselves any illusions as to sudden success. Neither did they relax their own individual efforts to make each book as perfect in its way as the means at their command permitted. They also took the precaution, before issuing a work of any kind, to ascertain from leading booksellers how many copies they would take; the rule they adopted being, not to print a work unless sufficient orders were received in advance to pay the actual cost of production—the profits they expected to make out of orders after the book was published; in this way they could scarcely make a failure, nor does it anywhere appear that they did. The reprint of foreign works was a leading feature of their business, and this, of course, with old standard works, saved authors' royalties; but it is rather a curious fact that these young men should have habitually selected, and that the public should buy, such dry, philosophical and metaphysical works as formed the basis of their publications for several years.

There were still two other brothers learning the printer's trade, Joseph Wesley and Fletcher Harper. Joseph W. was added to the firm in 1823, and Fletcher three years later, the present firm.

name being adopted in 1825; and about the same time the office was removed to 81 and 82 Cliff street, in the rear of their present building.

In this new location, and with their reinforced firm, "Harper Brothers" greatly extended the scope of their publications, and in 1840 their two buildings were increased to several on both sides of Cliff street; three of these had formerly been dwelling-houses, for that part of the city was then in a transition state, and many people of means still lived "down-town," below the City Hall; but even these enlarged facilities were not sufficient to accommodate the Harpers' rapidly enlarging business, and in 1850 they erected a more commodious structure on Franklin Square, running back to Cliff street. Franklin Square is rather high ground, but it rapidly falls away toward Cliff street, which really forms a section of that part of the city known as "the swamp"—and a swamp it originally was. It is now crossed by the arches of the East River Bridge.

The elder Harpers had been in business over thirty years before they commenced the issue of the "Monthly Magazine," which has held the lead of all our illustrated monthlies since 1850. It was received into popular favor at once; and although a series of rivals have appeared upon the scene, and one after another have become the fashion for a season, "Harper's Monthly" still holds the field against all comers, and with its London branch issues nearly double the number of any other monthly. Seven years later "Harper's Weekly" was established, and about a dozen years later still, "Harper's Bazar," both of which publications seem to fill a public need; the latter the feminine portion of the community would scarcely know how to dispense with. Indeed the Harpers have generally shown great tact in the books they have selected for publication; those who are well informed of their interior history affirm that they have scarcely ever made the mistake of issuing an unsalable book; and this sort of judgment implies a very close study of the popular taste. So far they had gone on prosperously,

without a single important drawback, with their workshops on Cliff street, and the new building on the Square, in which was all the improved machinery which modern inventions had produced up to the last month of 1853. Then the fate which had overtaken so many New York establishments was theirs—the fire-fiend broke loose and destroyed in a few hours the labor of over thirty years of toil and enterprise; a simple accident, the throwing of a lighted paper, by a workman, into a pail of camphene, which he "thought was water," destroyed in manuscripts, books, plates, type, machinery, etc., property worth a million of dollars, on which there was only about twenty-five thousand dollars insurance.

This great loss and misfortune came, however, upon the firm when their credit was thoroughly established, and they had no trouble in making an immediate contract for the erection of a new, handsomer and greatly enlarged building on the same site which they now occupy, facing on Franklin Square, the lots on Cliff street being also utilized for a rear building, the two being connected by iron bridges over an open court, which gives light to the rear of both buildings: the main and annex building are respectively six and seven stories in height, and are absolutely fireproof as any building can be made; and one peculiarity of these buildings is, that there are no internal stairways, except the short flight leading from the street to the first floor above the basement; the higher stories are reached by spiral iron stairways outside, on the rear of the buildings. The experience of the fire had taught them many things; and now, for the preservation of their stereotype plates, long vaults or tunnels have been built under Franklin Square, in which they are stored and preserved from all risks.

Up to the 25th of March, 1869, Mr. James Harper, the original founder of this great business, remained its head; though there was nothing in his manner to indicate that his junior partners were not in every sense on an equal footing with him. Though nearly seventy-five years of age he was alert and active, taking a personal interest in everything about the business as he had done forty

years before; but on that day, while riding with his daughter, as was his habit in the afternoon, when nearing Central Park the pole of his carriage broke, the frightened horses became unmanageable and dashed away with the carriage at a furious rate; encountering some slight obstacle, Mr. Harper and his daughter were both thrown violently to the ground. Miss Harper was not much hurt, but her father was taken up insensible and conveyed to St. Luke's Hospital, which was a short distance from the scene of the accident, and where the promptest and best medical attention could be secured; but medical aid was useless; severe concussion of the brain had produced unconsciousness, from which he never rallied; he lingered some forty-eight hours, and then quietly passed away on the evening of the 27th. Mr. Harper's sudden death awakened wide-spread sympathy, particularly in the city of New York, where he was personally known to hundreds of persons, and was recognized on the street by thousands who remembered with gratitude the one Mayor of New York who had distinguished himself by keeping the streets of the city clean. This was in 1844, when he was elected to the mayoralty on the Native American ticket. With the exception of one successful episode, he had never taken any very active part in politics; and though often solicited to allow himself to be nominated for Congress and other political positions, he invariably declined. He was a man of very genial disposition, and was full of pleasant reminiscences of anecdotes, with a strong infusion of humor; he looked what he was—a contented man, and one whose ear was always open to any appeal, either from his workmen or others, which was based on justice. He knew all the hands in his large establishment by sight, and always had a friendly word ready when meeting any of the old employés. He retained in his family the old custom of family prayers, and, though a Methodist, used to some extent the Episcopal forms; and it was noted by his family that, for some time previous to the fatal accident, he had omitted the words, "preserve us from sudden death." Some of the family noticed the omission and called his attention to it, when he simply answered, "The Lord knows best."

Eight years later all of the original firm had joined their elder brother, and gone over to the "great majority." Joseph Wesley died on the following 14th of February, 1870; John died in April, 1875, and Fletcher on May 29th, 1877. After the decease of the last member of the old firm, a reorganization took place, and an equal partnership was formed among the sons of the deceased: there are now six of them, and though some of them are of course cousins, the old firm-name was retained; there is, we believe, no legal inequality in the standing of the several members of the present partnership, though the *visitors* and *habitues* of the concern have spontaneously placed Mr. Joseph W. at the head. He is a well-preserved gentleman, now about sixty years of age, pleasant and genial in society, of solid frame and florid complexion. Those who heard him at the "Holmes Breakfast" in Boston, will remember also that he is something of an orator. He has been twice married, and had the misfortune to lose his eldest son, Mr. Fletcher U. Harper, about two years ago. Mr. Joseph W. Harper, in conjunction with other members of the firm, has taken an active part in trying to secure an International Copyright Treaty, of such a character as would permit the extended diffusion of English reprints in this country, from which the British publisher would be practically excluded from participation in the profits. In his argument, addressed to the Department of State, he argues that the interests of the American author and publisher are identical, but that the interests of the American and British publisher are necessarily in opposition. This latter fact "Harper Brothers" have had ample opportunity to know, as their publications consist very largely of English reprints, particularly in the department of fiction.

The present Harper establishment occupies a space of one hundred and twenty feet on Franklin Square, by one hundred and seventy feet in depth, reaching through to Cliff street, comprising an area of ten city lots, about half an acre. The building on Franklin Square contains the finished book depository, the offices

of the firm and warerooms; the façade of the building is wholly of iron, painted white, each story having twenty-one ornamental columns, and over the main entrance stands a full-length figure of Franklin. The heavy work is done in the rear building. Formerly they did a great deal of stereotyping, but of late years this has been superseded by the electrotype process. Everything relating to the making of a book is done in this establishment: the author leaves his manuscript, and in due time the type is set, the forms electrotyped, the plates printed from, the printed pages folded and sewed, the binding put on, plain or ornamented, gilded or embossed; even the marbling of paper for covers is done here; all the artistic work of engraving illustrations for books and the serial productions of the Harpers is done by a large corps of artists, most being wood-engravers, though other processes are used.

The catalogue of the Harper Brothers for 1883 consists of 348 closely printed pages, and includes every variety of literature, from fairy tales to the highest philosophy, though if they have a penchant for any particular class of publications, it is for works of travel.

CORNELIUS VANDERBILT.

It is now nearly ninety years since a plain, honest farmer of Staten Island was rejoicing over the birth of his firstborn son, a bright, healthy boy, but in general appearance not different from thousands of other children of the same age, and if some enthusiastic friend had then and there prophesied that this boy would develop extraordinary capacity, that he would by middle age virtually control a large portion of the commerce of the State, and eventually die the possessor of over $100,000,000, with what derision and incredulity would such a horoscope have been greeted! Yet all of this, and more, was fulfilled in the life of Cornelius Vanderbilt. If this was the proper place, it would be a curious and interesting investigation to seek out the physiological and psychological peculiarities which made this lad to differ so widely from his own family, and the majority of his fellow-men. But we must leave such questions to the scientists, and proceed to give the outlines of the life and transactions of this financial genius. At the time of the birth of Cornelius Vanderbilt, April 27, 1794, his father, for whom he was named, was in fairly comfortable circumstances, but had not secured enough of this world's goods to even dream of a life without toil, such as many of his descendants now enjoy, for numerous brothers and sisters came in course of time, and household or farm duties were shared alike by parents and children.

Some attempt at school education was made with Cornelius, but the boy did not take kindly to his books, and after a few years of intermittent attendance at school, and the imperfect acquisition of the most elementary studies, the schoolhouse was abandoned, and before a dozen years had passed over his head we find the future

CORNELIUS VANDERBILT.

railway king an efficient helper of his father on the farm and on the water; for the senior Vanderbilt owned one or more boats, with which he conveyed his produce to the city for sale, and Cornelius was reliable and industrious—quick to learn—everything but letters.

A pleasing instance of the confidence with which he was treated by his father, and of his youthful capacity and self-reliance, is given in an anecdote well authenticated, of a transaction which occurred when he was only twelve years old. It seems that a vessel had been stranded near Sandy Hook, and the elder Vanderbilt had taken a contract to unload the wreck and transfer the cargo to the owners in New York; this was to be done by engaging lighters to take the goods across the bay; but from the fact that the vessel lay high on the sands, the lighters could not approach her within a considerable distance; it was therefore necessary to haul the goods to another point, where there was deeper water. For this purpose wagons were used, and on this service young Cornelius was employed, taking charge of the horses and wagons. The goods being all transferred to the lighters, the boy set out for home with his teams. He had to drive several miles to South Amboy, in New Jersey, and there take the ferry to Staten Island; but his father had omitted to furnish him with any money for the ferriage, which amounted to six dollars. For a moment the boy was in doubt how to overcome the difficulty, but soon made up his mind; he went to the keeper of the tavern, and offered to leave with him one of the horses as surety, if he would loan him the money. The man had never seen him before, but was naturally struck with surprise at seeing such a youth intrusted with the undertaking which he had described, and admiring his pluck, readily gave him the money. The horse was promptly redeemed within forty-eight hours. His most remarkable trait as a boy was his determination—what he planned to do, he did; so, that among his companions, if it was known that Cornelius Vanderbilt meant to do anything, it was considered as already done. Later in life

he was very reticent of his intentions; as Shakespeare puts the phrase into the mouth of a prudent person,

> "Since what I well intend
> I'll do't *before* I speak."

It is a very common thing for boys in a seaport to have, at some period of their youth, a strong desire to go to sea, and Cornelius did not escape the mania natural to his age and location. His homestead was on the shore of the glorious bay of New York, second to none in this hemisphere for beauty and ever-succeeding visions of picturesque activity. Young Vanderbilt knew every craft belonging to the port by sight; he watched the ships that sailed for Europe come and go, and could tell the build and rigging of every sail-boat and coaster that came and went through the sound, or trafficked on the rivers; he never mistook a sloop for a schooner, or a brig for a bark. Is it any wonder that he longed to extend his sphere of vision, and increase his experience by foreign voyages? Indeed, we know of no seaport more seductive in its outlines to an imaginative or ambitious lad, than is offered by the bay of New York. The "Narrows" have the effect upon the eye of an ever-open door—leading out into the world beyond; and into that great unknown young Cornelius longed for egress. Neither had the water any terrors for him, but was rather like a familiar creature, with which he toyed in his brief moments of recreation, and made serviceable in his serious hours. Fortunately for himself, he did not positively decide to become a sailor. On this subject he sensibly consulted his mother, who finally dissuaded him from it. He persisted, however, in declining farm-work as his permanent choice—if he could not be a sailor, then he would be a boatman—that was practicable, and would not separate him permanently from his home. But youth in those days had not all the liberties of the present. It was customary for parents then to require all the earnings of their children until they had arrived at their majority; and they were rarely allowed

to pick and choose what they would do. Despite all this, Cornelius meant to have a boat. He applied, as usual in all straits, to his mother (who was not only an oracle to the family, but to a widely extended neighborhood), described what he expected to do with it, and argued that he could earn more money with it than in any other way. In short, he wanted a hundred dollars to buy a boat.

His maternal parent, having gained her main point of preventing the seafaring project, was not inflexible on the new request, but she gave him a heavy task. His appeal was made on the 1st day of May, 1810. There was on the farm an eight-acre lot, which was such poor ground—hard, rough and stony—that it had never been brought under cultivation. Mrs. Vanderbilt promised her son that if he would plough, harrow and plant that lot with corn before the 27th of the month (the day on which he would be seventeen) he should have the hundred dollars. It was hard work, but he did it. He received the hundred dollars, and the farm was benefited to the extent of an addition of eight acres brought into use. Cornelius knew just where the boat lay which he wanted; he had long had his eye upon it. Hastening to a neighboring settlement the purchase was made, and probably gave him more triumphant happiness than many hundred-thousand-dollar purchases which came later in his career. He started in his boat for home; but whether it was that elation made him less careful than usual, or that the obstruction was unknown to him, when nearing home his boat struck upon a sunken wreck, and it was with great difficulty that he beached her, so rapidly did she fill with water. But the disaster was soon remedied, and its proud owner immediately took his place as a regular boatman plying between Staten Island and New York, carrying passengers or freight as desired. Certainly thus far in his career there had been no "luck;" everything had been gained by hard work. He soon made his mark, in his new vocation, as a person who could be trusted; he was prompt, persevering, and worked many more

hours out of the twenty-four than any of his competitors on that bay. Many nights he worked all night, although most of our modern youth would have thought it very discouraging to be obliged to give up all his day earnings to his parents, and half of his night profits, which he did, and with the residue he clothed himself. Certainly he could have had no expensive bad habits, for all his money was accounted for. The first three years he made about one thousand dollars per annum; and it was conceded that he had the best boat, and the best reputation as a boatman, on the bay.

Up to this time Cornelius had been a profitable son to his parents. He was now nineteen, and yet lacking two years of his majority; but he wished to marry, and of course could not do so unless his parents surrendered their right to his earnings. Approving of his choice, they did so, and a neighbor's daughter, Miss Sophia Johnson, became his wife. She proved every way a help-meet to him, in council and action, and late in life he frequently acknowledged her ever loyal consideration and assistance.

Cornelius Vanderbilt engaged in boating, and after a few years of successful business built for himself a small steamer, named the "Caroline;" which, after serving his purposes, passed into other hands, meeting with an uncommon fate. This was the famous "Caroline" which figured in the Canadian waters during the so-called "Rebellion," a generation ago. The steamer was cut from her moorings at Black Rock, set on fire, and, like some sacrificial offering, launched by an excited party of patriots, with her head turned toward the rapids, which bore her, wrapped in flames, over the mighty falls, where in a moment she was dashed to pieces in the whirlpool of raging waters below. From this time onward Vanderbilt continued building steamers, mostly for the river and coasting trade, until his numerous fleet gained for him, by spontaneous acclamation, the title of "*Commodore*," which was never afterwards dropped. Altogether, including the ocean steamers which came later in his

career, he was wholly or part owner of one hundred vessels, not a single one of which was wrecked, burnt or destroyed by explosion.* This remarkable fact can only be accounted for by the extreme care with which he selected his principal officers, and securing the very best men attainable, he always treated them with a liberality which secured their fidelity and even personal attachment.

It was when he was at the zenith of his steamboat operations that he built the world-renowned "North Star," a pleasure steam-yacht of princely dimensions, in which, with some of his family and a party of friends, he visited Europe, spending the summer of 1853 in calling at the various ports of the Mediterranean, the British Isles, the North Sea and the Baltic. At this period such visitors from America were a novelty on the other side, and the party were consequently the recipients of much attention and many pleasant courtesies. It is a gracious act to record that on the return of the "North Star," in September, when coming in sight of the old homestead and Staten Island, "Commodore" Vanderbilt ordered a grand salute to be fired in honor of his aged mother.

Two years later two ocean steamships were built by him to run to Havre, the only European line ever owned by an individual. At this time the "Collins Line" to England was receiving a subsidy from the United States government for carrying the mails. Vanderbilt wished to form a partnership with Collins, but the latter declined; yet when the "Arctic" was lost the former offered the use of the "North Star" until his rival could replace her; Mr. Vanderbilt even offering to forego the mail subsidy for the period during which the "North Star" should perform the service; still Collins refused: he seemed to be afraid lest the "Commodore," getting a foothold, would absorb the whole. Nothing daunted, Mr. Vanderbilt's next move was an offer to Congress to carry the United States mails free of cost to the government; in consequence of which the subsidy hitherto paid to Collins was with-

* The "Westfield," which he built, and which exploded at her dock, near the Battery, was not at the time of the accident owned by Cornelius, but by his brother Jacob.

drawn, and the "Collins Line" soon disappeared from the ocean. But Vanderbilt did not follow up his success by establishing another, as it was expected he would do; he probably "saw no money in it," and he was not the man to carry on an enterprise knight-errant fashion, yet for the gratification of a sentiment, though not lacking in patriotism, as afterwards appeared. He was thorough American in his feelings, and on one occasion when a traveled friend suggested, that with so much wealth he "wondered he was contented to remain in the States," adding, "I should think you would transfer your funds and go and reside in Europe."

"Not I," said the commodore, emphatically; "my money was made here, and here it ought to be spent, and shall be."

But his attention was now directed to a totally different point, and of an almost equally ambitious character as the "Collins" enterprise.

In 1849 he obtained from the government of Nicaragua a charter for a company, under the name of the "American Atlantic and Pacific Ship Canal Company," going personally to England to raise additional funds for the gigantic work contemplated. In 1851 the name of this company was changed to that of the "Accessory Transit Company." Commodore Vanderbilt went to Central America and carefully inspected the whole region in which he intended to operate. He placed two steamers on the river, the "Clayton" and "Bulwer," and another of large size, the "Central America," on the lake. He also went himself up the San Juan river above the Castillo rapids, a feat previously deemed impossible. He caused strong cables to be fastened to the trees on the banks, and thus warped his boat over the perilous course. Up to this time the Pacific Mail Steamship Company, connecting with the Panama Railroad, had enjoyed all the carrying trade with California, charging passengers $600 in gold from New York. Under his grant from the Nicaraguan government Vanderbilt started an opposition line: putting his first ocean-built steamer, the "Prometheus," and then the "Webster," "Star of the West" and the

"Northern Light," on the Atlantic side, and on the Pacific five others. He then put the through fare down to $300, and started his boats promptly every fortnight; he consequently soon had the cream of the trade, building many additional steamers, and in every direction accumulating immense sums, adding to his already large fortune.

In 1853 he sold out to the Transit Company, and Mr. Charles Morgan became its president; but in 1856 he re-entered into that office. But now an unexpected character appeared on the scene and changed the course of events. An individual known in local phrase as the "filibuster" Walker, who had entered Nicaragua as a revolutionist, seized upon Mr. Vanderbilt's franchise, and, without any regard to right or justice, resold it to other parties—creatures of his own. The commodore consequently withdrew his steamers from the Central American waters, selling the greater part of them at a good profit, getting out of this enterprise over $2,000,000 richer than he went in.

From this period he began by degrees withdrawing his interest from shipping, to some extent, and investing in railroads; ten years later he was director in several; and when the war broke out in 1860 his investments were already in great measure transferred from the water to the land, so that his prosperity suffered no special shock by the practical destruction of our foreign carrying trade.

Having gained considerable experience in the manipulation of stocks, he invested largely, more especially in "Harlem," "Hudson River" and "Central." One of his most successful operations was in connection with Harlem. He had bought heavily of this stock when it was in a most depressed condition, advancing to the company a large sum of money, and consequently was placed upon the directors' board, and in 1863 became president of the road. Under his judicious management, and perhaps the magic of his name, with which success seemed ever allied, the stock which had been at 30 in January rose in July to 92, and by a skillful

manœuvre was made to take a sudden jump in August up to 179. The next year occurred the famous "corner in Harlem," which sent this stock up to the astounding figure of 285!

It was after this grand "bulling" exploit that the directors of the Central road, coveting his influence, offered him the presidency. He bought the Hudson River Railroad outright, and had now in New York State but one rival in the field worthy of his metal —this was the Erie road, then identified with the names of the famous trio, Daniel Drew, Jay Gould and James Fisk. Vanderbilt wished to procure the consolidation of the "Harlem" and "Hudson River," and for this purpose caused a bill to be presented to the legislature at Albany. Of course, Mr. Vanderbilt had "seen" or caused to be seen a sufficient number of the members to secure a majority for his bill. But whether it was under the suggestion of his ever-watchful antagonist, Mr. Drew, or arose from the speculating minds of members, or of the lobby, treachery cropped out and a coalition was formed to defeat the bill, its deserting friends evidently believing that they could make more in that way than by passing it. Many privately "gave away the point" to their friends, that Harlem stock could soon be bought for a song. But this conspiracy was not so secretly managed but that it reached the ears of Harlem's president. He made no protest to his defaulting friends in the assembly, but quietly went into the market and bought up every scrap of Harlem stock to be found. In the meanwhile the derelict assemblymen and their friends had been selling Harlem "short" for future delivery. The bill for the consolidation was defeated, and the conspirators looked to see Harlem fall. To their astonishment it stood firm, and when they went into the market to buy the stock for delivery there was none to be had; they were consequently obliged to pay on "call" the value of the stock, which they had sold at a high price. Many of the speculators were ruined; while Vanderbilt's gains began to roll up in fabulous sums.

But his opponent, Drew, who had suffered severely by the pre-

vious corner in Harlem, was now at the head of the "Erie," and soon a battle royal took place between these railroad kings. Vanderbilt was original assailant, bringing on one of the most remarkable financial wars in history. "Erie" was at this time seeking to extend her connections west, and, for this purpose, it was deemed necessary by the directors to issue new bonds to build a broad-gauge road. This new issue Vanderbilt aimed to prevent, as every improvement in Erie was supposed to detract from the profits of the Central and the Hudson. At this time, what with the alliance of Jay Gould and James Fisk, as well as Drew, who were interested in Erie, this was a combination hard to beat. There followed along an interesting struggle; injunctions and counter-injunctions were every-day proceedings, and at one period the directors of Erie, with Drew at their head, fled to Jersey to escape the service of legal papers. At least two judges were seriously implicated during these proceedings. One was impeached for bribery, and another prudently resigned. In the end, however, Drew beat the commodore, receiving the legislative authority to issue new stock, and pocketing about $7,000,000 of Vanderbilt's money. The latter, however, nothing daunted, surprised the "street" by his firm and courageous bearing and the evidence that even the loss of so large a sum could not cripple him, and, to add to his eclat, the same year the Central declared a dividend of eighty per cent., and was consolidated with the Hudson. This grand combination of three profitable railroads—Harlem, Central and Hudson—in one pair of hands marks a new era in railroad management. If Drew was a railroad king, Vanderbilt was now emperor. Vanderbilt's skill in management was as great as his ambition to accumulate; he never borrowed to pay dividends, as was a frequent custom; they came from the actual earnings.

From this time onward it has been impossible to exactly estimate the wealth of the railroad emperor. At the time of the consolidation of the Harlem and Hudson the property was estimated at

$35,000,000; he very soon increased the capital to $90,000,000, and, on this enormous sum, paid annual dividends of eight per cent. His will did not disclose the amount he left, but it was probably near $100,000,000. Some of his uses of money may be considered as public benefits, and in these are included his improvements in railroad accommodations. In 1862, during the most depressed period of the Union forces during the war, he made the magnificent gift of his splendid steamer, the "Vanderbilt," to the Government. Its cost was about $800,000. The United States was greatly in need of vessels, and the gift was timely and valuable. Congress passed a resolution of thanks and ordered a gold medal, commemorative of the event, to be struck and presented to him.

It will naturally be imagined that a man of the vigorous energy of the commodore, whose almost unvarying success had been won by his own personal qualities, and was owed in no way to luck or fate, would have small patience with weaklings of any kind, even in his own family. This disposition betrayed itself in his lifetime, and eventually caused him to make a wide discrimination as to the disposition of his immense fortune. His son Cornelius never stood very high in the commodore's estimation; he was not prudent in his use of money, nor in any sense a good financier. It was often difficult for this young man to get money from his father in his frequent emergencies; consequently "Corneel," as he was commonly called, often had recourse to other friends for temporary loans, and among the most liberal of these was the late Horace Greeley. The commodore, hearing of this, and naturally supposing that the ci-devant editor of the *Tribune* would finally look to him for reimbursement, determined to put his veto on these transactions. Marching with his ponderous form and heavy tread into the sanctum one day, he abruptly greeted the editor with the remark:

"Mr. Greeley, I hear you are lending Corneel money."

Greeley took his time to finish a line or two, and then slowly answered, "Yes, I have let him have some."

"Well, now I give you notice that you needn't look to me. I sha'n't pay it."

"Who the devil asked you?" rejoined Greeley; "I haven't, have I?" Not another word was said, and the commodore stalked out.

Corneel, though in bad odor generally with his father, had fortunately made a marriage which pleased the old gentleman; his wife was a Miss Williams, of Hartford, now deceased. When Corneel needed money to fit up a house in that city, he could get none from his father; at last his wife made an essay.

"How much do you want?" asked the father-in-law

"——— dollars," was the reply.

The commodore drew his check and handed it to her. If he thought anything about it afterwards, it was probably in the expectation that another request of the same sort would follow. Nor was he surprised when a few weeks later Corneel's wife again appeared in his office.

"What now?" asked the commodore.

"Nothing, papa; only I've brought back ——— dollars; it was more than I needed, and I've brought you what's left."

It was probably the first experience of that kind which Mr. Vanderbilt had ever met with, and, whether it was shrewdness or innocence on the part of Mrs. Cornelius, Jr., it worked to a charm. From that time forward "Corneel's wife" could get anything out of her father-in-law.

It was one of the pleasant traits of Commodore Vanderbilt's character that he never forgot his origin, nor the old homestead; in fact, though he lived for many years, during the latter part of his life, in New York city, No. 10 Washington Place, his first grand house was in Staten Island, and built upon a corner of his father's farm, which he had bought when quite a young man, and which, before he built upon it, was recognized by the neighbors as "Corneel's lot." Its sight, when bought, was on the northeast corner of the farm and very near the water's edge, but later improve-

ments in filling in carried out the shore-line nearly an eighth of a mile beyond the house, which is situated upon a rise of land overlooking the bay; the approach being handsomely terraced, and separated from the road by a substantial stone coping and high iron fence. The mansion subsequently passed into the hands of George Law, and later was bought by Mr. George H. Daly, and while it was occupied by him as a residence was almost entirely destroyed by fire. The roof was utterly consumed, and the whole interior ruined. The loss was fully covered by insurance, and the building was reconstructed by the owner. To those who take an interest in looking up the habitations of distinguished men, and would like to see the sometime residence of the great railroad king, we would suggest that they take the Staten Island ferry to Tompkinsville, and walk toward Stapleton by the beautiful "Shore road;" midway between these places will be found the house which Mr. Vanderbilt erected for his permanent home.

Mr. Vanderbilt's death occurred on the morning of the 4th of January, 1877, after the illness of six months, the result of a complication of diseases. The great bulk of his gigantic fortune descended to his son William H.

Commodore Vanderbilt was the father of thirteen children by his first wife—four sons and nine daughters—nearly all of whom lived to adult age. His second wife, whom he married late in life, was a Miss Crawford, of Mobile, Ala. And to this accomplished lady and devoted Christian is to be attributed the influence which caused the endowment of the "Vanderbilt University," located at Nashville, Tenn., and the gift to Dr. Deems of the Church of the Strangers, with those other beneficent acts which marked the last years of the veteran financier's life. A model woman in domestic and social life, she still survives, sharing her wealth with the needy, encouraging every good word and work, making the name of Vanderbilt known and respected in circles of usefulness and piety, far removed from the passions and struggles of Wall street and the stock exchange.

WM. H VANDERBILT.

WILLIAM H. VANDERBILT.

WILLIAM H. VANDERBILT, eldest son of the preceding, was born in New York city, in 1821. He received a good education in one of the many excellent private academies, which were at that time more popular with people of means than the public schools. He was a good average scholar, popular with his companions, but without any special inclination for letters. From some undiscovered reason, the commodore had fixed his mind on one of his younger sons as his future business successor. As William grew towards man's estate, his father's wealth was rapidly increasing, so that there was no need for haste in the selection of a calling or profession. If the young man had any peculiar leaning at this time towards any pursuit, or if he desired to enter the arena of speculation, his father did not regard his wishes. After concluding his studies at Columbia College grammar school, he entered, for a short period, the house of Drew, Robinson & Co., New York. It was not long after his majority that he wooed and won for his wife the estimable Miss Louisa Kissam, daughter of the Rev. Dr. Kissam, of Albany, N. Y. As the commodore up to this time had not perceived in his eldest son any peculiar fitness for the career of a financier, he bought him a farm of between two and three hundred acres, at New Dorp, on the easterly side of Staten Island. Though not a farmer from choice, Mr. Vanderbilt took hold of his new profession with energy, employing a skilled farmer to supplement his own lack of knowledge of agriculture; he soon became interested in his new possession, and in the course of a few years there was no better or more productive farm in Richmond county than his.

But a farm of limited size, with plenty of competitors near by,

with nearly all the labor on the place to be paid for in solid cash, could never at any time or under any superior system of culture be made to yield a very abundant income for a growing family. Mr. William H. Vanderbilt did not propose to force *his* sons to become farmers. He added, in the course of years, sufficient acres to nearly double the original boundaries of his land; but with all his natural prudence debts accumulated, and to raise the sum of $8,000 he was obliged at one time to give a mortgage for that amount on his place.

The neighbor who advanced him the money was very loquacious, and not very discreet; meeting with his jovial friends over a social glass he would draw out his mortgage papers, displaying them to the crowd, and boast of having such a lien on the farm of the great financier's son; for the name of the commodore was at this time known throughout the country, and his large wealth already counted by millions. On one of these occasions he was accidentally seen and overheard by a cousin of Mr. Vanderbilt, who, annoyed and indignant at the man's impertinence and bad taste, went the next morning to the commodore's office, and narrated the circumstance. This brought the elder gentleman to reflection. He immediately ordered his carriage drove over to New Dorp, and inquired of his son if it was true that he owed —— —— money.

William replied in the affirmative, explaining that with the increase in his family, expenses necessarily multiplied, and that he had to raise money somewhere.

"Well," said the commodore, "come over to my office in the morning; I am loaning a little on real estate myself now!" On his way back to the city, he called on the mortgagee, and requested him to bring his papers over the next day. Thus the affair was brought to a happier conclusion than William had anticipated. The commodore took up the mortgage, and William heard no more about it. And in this peaceful, if not quite satisfactory sphere of gentleman-farmer, within about a dozen miles of

Wall street, where his father's name was a power almost irresistible, and at whose word millions changed hands in a day, this "heir apparent" to the great railroad king passed nearly thirty years of his early manhood and middle prime; his father, meanwhile, placing his expectations of a successor upon his son George, who was educated at West Point, and who, in the Union army before Corinth, contracted a disease from which he never recovered.

In the hopes of receiving benefit from change of air and scene, he went to Europe, but never returned, dying in Paris, thus completely shattering the hopes which his father had placed upon him. Another son had died in early life, and the only one remaining besides William was Cornelius Jeremiah, who was born in 1830, and who had never shown either the capacity or stability of the eldest born. Cornelius J.—"Corneel," as he was commonly called—had neither the physique nor the disposition of either of his parents; he seemed to be in every respect the opposite of the grand figure of the commodore. His taste for high play rendered it impossible to intrust him with the funds of others, while his physical disabilities made his life at times a burden to himself. This was the son who, after his father's death, brought on, together with one other member of the family, the great "will" contest. Suffering, as he thought, unjustly from his father's continual criticisms and displeasure, when about eighteen years of age Cornelius left his home and took ship, as a hand before the mast, in a vessel bound for California (in 1849), during the height of the gold mania. On his return, after only a brief stay there, his father caused him to be placed in the Bloomingdale insane asylum; the only evidence of insanity appeared to be the fact that he had used his father's name to procure funds when suffering from actual need in San Francisco. This incarceration did not last long, however, and subsequently his father made him a moderate allowance on which to live, increasing this considerably after his marriage, in 1856. As will be remembered by most of our readers, the suit at law was

compromised by Mr. William H. Vanderbilt paying the expenses of the suit and the payment of $1,000,000 to Cornelius J. This unfortunate young man, after honorably settling his numerous debts in New York—notably the large amount he owed to the heirs of the late Horace Greeley—finally ended his life by suicide, on the 2d of April, 1882, at the Glenham Hotel, on Fifth avenue, New York.

From this slight reference to the way of life and habits of "Corneel," it is evident that the commodore could not rely upon him, as the successor, to properly handle his enormous fortune, and he was finally forced to fall back upon his eldest son as his only reliance; and the result has proved, what a great many of the friends of the family always suspected, that William possessed far more ability than his father had ever given him credit for. In fact, William H. never had any fair opportunity to show his capacity as a financier in his early life. He was peculiarly circumstanced. Had his father been a man of only moderate wealth, his son would undoubtedly have burst away from the repressive control and influence which surrounded him. But no man could afford to throw away his chances of becoming heir to $100,000,000, and hence prudence kept him for so many good years of his life in the passive attitude of a prince, one day destined for a throne, but excluded by the ruling sovereign from any participation in the control of affairs. But at last the hour of recognition came. About 1870 the commodore began to realize the possible merits of the son whom he had kept so long in abeyance, and gradually began to initiate him into his own business moves, and to give him "points" by which he could profit in the stock market. It must, we think, have awakened some compunctious thoughts in the mind of the old gentleman when he saw with what shrewdness and quickness of appreciation his long-neglected heir took to the "street" and held his own against powerful rivals and experienced veterans in the financial struggles of the stock exchange. It was not long after his introduction to Wall street that he left Staten Island and took up his permanent residence in New York.

Since the death of the commodore, and the accumulation of all his vast business interests in the hands of the present chief representative of the family, Mr. Vanderbilt's main care has been to *preserve* them. For his own comfort he does not care to add to his wealth; but this often seems imperative. To prevent the undermining of his principal railroads he has had to get control of others, which are "feeders" to the Central, and which, like the so-called "Nickel-Plate," would, if left in other hands, become inimical to his interests, instead of helpful. But his recent operations, particularly in the Southwest, belong to the current news of the day and need no repetition here. But we have it on the best authority that since his father's decease, what, with accrued income and property added, there has been an immense increase to this almost fabulous fortune. It is estimated that he will be a billionaire at the close of the present century. At the lowest figures, his fortune is now put at $280,000,000, or $200,000,000 more than it was seven years ago. Property, over a certain point, accumulates fast, and it is not improbable Vanderbilt will realize the predictions of those who make his progress a study. Enormous as the sum is, Mr. Vanderbilt does not probably enjoy life more fully than tens of thousands of his countrymen who reckon by hundreds where he counts by millions. So vast a property must become a burden to be carried, but not enjoyed.

There is one particular in which Mr. William H. Vanderbilt strongly resembles his father, and that is in his appreciation of a good horse. He has owned for years many of the best trotters in the country, and probably never enjoys himself better than when speeding some favorite team on the road, such as Maud S. and her mate. But he is not a betting man, and never allows his horses to be trotted for money. He is absolutely indifferent as to the price he pays for an animal he covets. His stables are fitted up with every known improvement for the health and comfort of his equine pets; indeed their quarters are almost as luxurious as many fashionable dwellings. He is a good liver, and it is said

pays $7,000 a year to his head cook. The time has not yet come for Mr. Vanderbilt to make his grand bequests, such as some of our wealthy men delight to make in their lifetime, that they may enjoy the sight of the happiness they are the means of diffusing; but he has not forgotten his old home in New Dorp, and, among other gifts in that community, and especially to the Moravian Church there, he has added the present of a new, beautiful and commodious parsonage for the pastor. He has also made handsome additions to the already well-endowed "Vanderbilt University," founded by his father, in Tennessee, and in many ways not made public.

Of the five magnificent houses, built by Mr. Vanderbilt and his two sons, to which reference has been made, the most important of the group is that of Mr. Vanderbilt, both in respect of dimensions and of general design. The adjoining houses are united by a common vestibule.

The entrance to Mr. William H. Vanderbilt's house is guarded by admirable copies in bronze of Ghiberti's "Gates of Paradise," made by Barbédienne, at a cost of $25,000. The entrance-hall, drawing-rooms, library, picture-gallery, conservatory and dining-room, all of stately dimensions, would prove interesting reading, did but space admit of detailed descriptions. The picture-gallery is of greater interest to the general public than any other feature of the mansion, and its contents are likely to be well known to New Yorkers for a great many years to come.

Mr. William H. Vanderbilt has a family of four sons and as many daughters. The two eldest sons, Cornelius and William K., are wealthy in their own right, and their residences rate second in the city of New York only to that of their father. The combined mansions of the Vanderbilt family are an ornament and credit to the city. Mr. William K.'s residence is on the block above his father's, on the corner of Fifty-first street and Fifth avenue; that of Cornelius is on the corner of the same avenue and Fifty-seventh street. Both of these sons are in active business, and have proved themselves astute financiers.

Mr. Cornelius, the eldest son of Mr. William H., is perhaps the most popular of the family, if not the acutest business man. Neither he nor his wife are considered "airish." He is Superintendent of the Trinity Chapel Sunday-school, and is very genial in manner. He is also a member of the Young Men's Christian Association.

It was at the residence of William K. Vanderbilt, which is at the corner of Fifty-second street and Fifth avenue, that the "great Easter Ball" (in costume) was given, in the winter of 1883, at a cost of $50,000. The style of the entertainment, the value of the costumes worn, and the excitement it created among society people in the city were unprecedented.

Mrs. William K. Vanderbilt is a Southern lady, a recognized leader of fashion in the city. It has been noticed that not only does her *coiffeur* frequently sparkle with diamonds, but also the buckles on her slippers. Invitations to her receptions are much sought after; some persons so far forgetting their self-respect as to solicit them. But this lady is also very benevolent. One of her pet objects of charity is the "Seaside Home" for poor and invalid children. Mrs. Vanderbilt gave several acres of land at Islip, L. I., and also the house used for the accommodation of the children. She has also organized concerts and other entertainments for the benefit of this association.

Beside these two sons, who are competent, to a great extent, to overlook the railroad management which their grandfather first undertook, there are two more, Fred and George, who, beside being younger, are also less stable and cautious than their brothers. The former married the divorced wife of his cousin a few years since, an escapade which greatly troubled his parents. As he had the sum of $2,000,000 left him by his grandfather, it is supposed that he felt able to marry, but his father has taken the young people home to live with him. George has attained his majority only recently, and is yet unmarried. Of the four daughters, the eldest, Mrs. Elliot Shepherd, and the second, Mrs. Sloane, with their

respective families, occupy the double house built by their father, William H. Vanderbilt, on the lot adjoining his own home. These have been already described. The third daughter, Mrs. Twombley, is building a house just above her father on Fifth avenue; and the youngest, Mrs. Seward Webb, is making plans to have a residence very near them all. Dr. and Mrs. Webb are still at the paternal mansion, which is large enough to hold all the posterity which may gather around the expansive hearth-stone. They are a pleasant, cheerful, affectionate family, and have a good, sensible, plain mother, with no affectations and few weaknesses.

COLONEL E. L. DRAKE.

Among the benefactors of mankind may very properly be placed the name of Colonel Drake, the first man to unloose, by the simple process of boring, the apparently inexhaustible treasures of the oleaginous sand-tract of Pennsylvania. That the earth contained oil has been known for ages; and it seems not improbable that the great dramatic poet of Uz—the Job of the Hebrews—had been an operator in oil-wells; what else may be the meaning of his lament: "O that I were as in months past, when the rock poured me out rivers of oil;" surely his well had "gone dry," and helped to bankrupt him! Though it is well known that petroleum oil is found in other parts of the earth, yet no deposit has been discovered in any way equal in quantity and value to the oil-wells of Pennsylvania.

The medicinal virtues of the oil, especially for outward applications, for sprains, rheumatic and other ills, had been known to the Indians who, in their primitive way, extracted the oil which floated on the surface of the Allegheny and other streams at certain seasons of the year, by dipping their blankets in the stream, and wringing out the oil. The first white settlers in Northwestern Pennsylvania, and certain other sections of the country in Ohio and New York, learned its use from the aborigines, and many are still living who will remember a famous "Seneca Oil" which was sold as a universal cure-all many years ago, and which was nothing else than this petroleum oil put up in bottles, and labelled as a great discovery. It was also the base of a famous veterinary remedy, which had its day, and a very profitable day too, under the name of "Mustang Liniment." Neither were its illuminating qualities altogether unknown. More than fifty years ago the *American*

Journal of Science (for the year 1826) published a communication of a Dr. Hildreth, in which he speaks of a man digging a well and being astounded by a sudden flow of oil; which oil, he added, was coming into use for lighting workshops and factories; and the writer expressed the opinion that it would yet be used for street illumination; this was written of the Muskingum district in Ohio, but the flow probably subsided, for no extended use appears to have been made of it.

As with all other useful discoveries, various claimants arise to share or dim the honors of the real practical discoverer. In fact, sometimes the same invention or discovery is made simultaneously by two or more persons. In regard to petroleum, the only conflicting facts are these: As to priority of time, Colonel A. C. Ferris, of New York, claims to have introduced into the city the first petroleum for illuminating purposes, which he established as a business in November, 1857; but this petroleum, it will be observed, was obtained exclusively from salt-wells already existing in Pennsylvania. In many of these salt-wells oil had freely appeared, and until utilized by Colonel Ferris, had run to waste and was lost, except small quantities which had been preserved for medical purposes. The whole amount obtained from these salt mines did not exceed three or four thousand barrels a year; but, in 1859, Colonel Drake bored especially for oil on the Watson Flat, near Oil creek, and was thus the actual pioneer of the oil business, as developed since that time, and which has assumed proportions third only in the great exporting products of the country.

Before his connection with the famous oil-wells, Colonel Drake had been employed as a conductor on the New York and New Haven Railroad; he was smart and shrewd—just the person to make good use of an unexpected opportunity, and his chance came in this way: A firm had existed in New York for some years, under the name of Evelith & Bissell, who had been receiving from the vicinity of Titusville about a gallon of petroleum oil a day; they owned one spring, which they eventually passed as assets in

payment of debt to certain parties in New Haven, Connecticut; these parties formed a company, and employed Colonel Drake to go out to Pennsylvania, and see what the property was worth, and what, if anything, could be made out of the well; he was the right man for such an enterprise. He came to Titusville, surveyed all the land about that region, and soon made up his mind that "there was a good deal more in Seneca oil than its proprietors ever dreamed of, or Mustang Liniment ever claimed." In fact, he "saw millions in it." He believed that by digging or boring far enough, unlimited supplies of oil might be obtained. At that time he and others thought that there existed in the earth streams or pockets of oil, much as water is found to exist in springs or subterranean rivers; this theory, however, was exploded by careful geological and topographical surveys, which have proven that the oil is really contained in beds or strata of sand, and that, in connection with it, is an explosive gas, which finds vent when the bore reaches a certain depth, which the pumping process aids. After the first outflow of gas and oil, the pump may succeed in raising a supply for weeks or months; or, the oil may cease to flow after the first pressure has been relieved. Nor has there any rule or any signs yet been discovered, by which it can be foreseen which wells will continue to give a permanent supply, or which will subside in a few days or weeks.

When Colonel Drake first commenced to sink a well on Watson's Flat, about a mile south of Titusville, the people in the vicinity looked upon him as a harmless monomaniac, with more money than brains; and so silly did they think the project, that he could scarcely even hire men to do the digging, but finally he induced a man who had been accustomed to bore for salt to assist him, and he brought his two sons into the work. They had no faith in any good result, but thought they might as well profit by his lunacy as any one else. After many difficulties, Colonel Drake rigged a derrick, and on the 28th of August, 1859, after boring only sixty-nine and a half feet, he "struck oil." The three men had left

work the evening previous without having any idea of success; but on coming to work in the morning of the eventful day found the hole which they had excavated filled with oil. It took but a few minutes to dip out a barrel full, and but a few more hours for the news to run like wildfire over Crawford and Warren counties, and from thence over the whole country.

No sooner was the news authenticated than floods of speculators covered the region with workmen, digging wells; land was bought at fabulous prices, and some farmers refused to sell at almost any price; derricks arose in the air, as if they had been natural crops of the soil; and the whole vicinity of Titusville was honey-combed with wells, and then prospectors moved to other districts in search of oil. At first only valley sites were thought to be worth working, but as the excitement and the market value rose, it was soon reasoned out, that the side of a hill or even the summit, if not too high, was available; the oil-sand lay imbedded at a certain distance below the surface of the valley, but quite as likely under the hill as under the lower level; hence it was only to dig the extra distance through the elevated ground to be as sure of reaching it as from the depths of a gulch—of course it cost more, but what was a few score feet of earth or a few hundred dollars when the prize was so rich and buyers of stock so enthusiastic!

Every one was not so fortunate as Colonel Drake in striking oil at less than seventy feet below the surface. In the Oil Creek region the delvers had frequently six hundred feet of soil to penetrate before their eyes were gladdened with a sight of the oleaginous fluid. In the widely extended Bradford district from a thousand to two thousand feet was the average range; and in the famous Cherry Grove field the depth varied from nine hundred to sixteen hundred feet. The yield was as varied as the labor of obtaining it; it would often happen that a well would roll out thousands of gallons a day when isolated, but on other wells being sunk in the vicinity the yield would gradually decrease,

perhaps the whole would be drawn off by the new-comers; but the increase in the general yield, by the immense number of wells opened in various parts of the oil regions, was something enormous. During Colonel Drake's first year his well yielded only some two thousand barrels. The next year new operators had drawn from the same region half a million barrels. In 1861 there were two millions one hundred and thirteen thousand six hundred and nine barrels produced. The next year it had risen to between three and four million barrels, then the yield slackened and new fields were sought out. Of the most prolific of these was the Tidioute district (in which was the famous Pithole well), and several sites in Butler, Clarion and Venango counties. It was not until 1875 that the remarkable Bradford district was opened up. This lies farther to the north and east in the State of Pennsylvania than what is known as the original oil region, and a portion of the district extends over the line into southern New York, in Cattaraugus county, and from this section alone was drawn in 1880 the almost incredible amount of 22,000,000 barrels!

From 1859 onward there have been successive furores, booms and panics over oil wells and oil-stocks, but while it lasted the "Cherry Grove" excitement exceeded all others, and "646" built up and destroyed probably more fortunes than any other well which was ever worked. The site was in Warren county, Pennsylvania, and the discovery was made in a locality called Cherry Grove by a party of "wild-catters" in 1882. "Wild-catters" are simply men who go about prospecting, taking their chance, sinking a well here and there at hazard. In fact, there seems no surface indication as to the probable presence of oil, and pioneers must either buy wells already opened or "take their chances," since science refuses to come to their aid. These "wild-catters" were indeed in luck; the Cherry Grove well began its flow with four thousand barrels a day—twice as much as Colonel Drake procured for the first twelve months he operated in Titusville. It was on the 17th of May, 1882, when "646" burst forth with its appar-

ently exhaustless stream of wealth, and in less than a month two good-sized towns had sprung up in the wilderness beside it. The townships of Garfield and Farnsworth still remain, a testimony to the attractive influence of the Cherry Grove wells. At the end of three months the region about "646" was yielding forty thousand barrels a day; but that was its maximum; since then the decline has been gradual but continuous. The mysterious number, "646," so often quoted at the petroleum exchange, was given to this most prolific well, simply because it was upon a section of ground thus numbered by a surveyor of the district.

No substance has ever been dealt in that is of so entirely a speculative nature as petroleum. If ever there were "fancy stocks," these take the lead; copper, lead, silver and gold mines have figured in that line, but an earnest investigator may always learn something of their real value, or lack of value; with oil it is different; a well may be running finely to-day and cease to run to-morrow, or the supply may be short and the price suddenly goes up; those who hold it feel very rich; but the news comes that a new well is opened up, perhaps a typical "646," and is pouring out its thousands of gallons per day; down falls the stock, and those who do not hedge very lively are caught and ruined. As a specimen of the differences in prices we recall an incident which occurred before the "United Pipes Line Company" (controlled by the Standard Oil Company) was organized. Owners of wells had been in the habit of floating their barrels down the river to near a railroad station; one night the river suddenly froze and that style of exportation was stopped; but one more energetic than the rest quietly hired a gang of laborers to cut a narrow channel for a certain distance, got his oil afloat, reached a railroad station, shipped his oil to New York, and obtained for it thirteen dollars a barrel, the market being short. A few days later there came a thaw, when all the operators in the oil regions set their petroleum afloat on the Allegheny and other streams; the market was flooded; prices broke under the pressure, and the late comers had to sell at ninety cents a barrel.

We have spoken of Colonel Drake as a benefactor of the human race, and such he may truly be considered, in view of the many important results which have accrued to the mercantile world, and the community in general, from the introduction of petroleum. Merchants may know, but the general reader does not, that there are nearly a dozen articles of great commercial value derived from this substance, among which are naphtha, paraffine, kerosene, gasoline, all used in various arts and manufactures, and from the residuum is chemically obtained those beautiful aniline dyes, the value of which all can appreciate. But its money value in commerce, under its various forms, is of comparatively small consequence, in comparison to its value as a civilizer, and friend of intellectual culture. To those who live in cities this is not so apparent, but to the thousands, yes, millions of people scattered over both hemispheres, who live beyond the precincts of gas-light, petroleum has been a boon indeed. Between the disappearance of whale-oil and the use of candles, half the world has lived through its evenings unlighted, or but half illuminated, until the introduction of kerosene, or some of petroleum, has enabled them to have a cheap and bright light, than which nothing is more conducive to family comfort. Writers praise the printing-press as a great civilizer, but to people who have only a tallow dip or a pitch pine knot to light the common sitting-room, the printed page can scarcely become the enlightener of mind, the cultivator of thought which it is described as being; even the newspapers will find few readers who are obliged to put up with an inefficient light, while the bright clear lamplight, which petroleum has made possible for all classes, is a true civilizer by the aid it renders the poor student; when the evening lamp is lit it says to the young people, as plainly almost as if the words were spoken, "Come, bring your books and sit down by me; read, study, look at the pictures, brighten up your minds, as I brighten up your countenances;" and, responding to this cheerful invitation, that twin civilizer, the press, is able to accomplish its refining work in the

poorest log-cabin. Is not the man a benefactor who has made this luxury possible to the poorest home?

Colonel Drake continued for several years his operations in the oil regions with various success: at one time he was in possession of a large fortune which by sudden reverses he lost, but which he would soon have retrieved had not his constant labor and exposure so undermined his health that he was unable to oversee his own interests as heretofore. After 1864, though he did a little now and then, he was practically out of the race for the big prizes, and he eventually abandoned the oil fields. But more fortunate than some, whom ill-health has thus overthrown, the generous State of Pennsylvania came to his aid. In 1873 her legislators, mindful of the enormous wealth he had developed out of her wild, almost valueless lands, bestowed upon him a pension of $1,500 per annum as a slight token of their appreciation of the benefits he had conferred upon Pennsylvania and the world. This pension reverted to his wife on his death. Colonel Drake settled in New Bethlehem, Pennsylvania, where he lived until 1881, but was a confirmed invalid for the last eight years of his life. It cannot be said of him as of some others, "the evil men do in their lifetime lives after them, but the good is oft interred with their bones." The reverse has been Colonel Drake's happy fate. We know of no evil that he ever did; but the good is not to be interred with his bones, for his many friends, and those who have profited by his discovery, intend to erect at Titusville, on the New Oil Exchange, a life-size statue to his memory: "The Drake Monument Fund" being heartily endorsed by his magnanimous early rival, Colonel A. C. Ferris.

HENRY VILLARD.

In the summer of 1853 a tall, dark-complexioned lad, with brown hair and bright black eyes, formed one of a large number of emigrants who had left the old German "vaterland" to try their fortunes in the new world. This young man was called by his countrymen Heinrich Hilgard. He was of a good family from the old imperial city of Speyer on the Rhine; his father was for many years in the civil service of Bavaria, and in later life a judge of the district court of Zweibrucken, where Heinrich spent most of his childhood; he received a good education, passing successively through the elementary and Latin schools of Speyer, the French college at Palfzbourg Lorrain, graduating at the gymnasium of his native place at the age of eighteen in 1852. While pursuing his studies young Hilgard often thought of the great land in the West, to which several members of his father's family had emigrated years before, settling in St. Louis and Belleville, Illinois; he decided, when his books could be laid aside, to follow the course of his out-wandering relatives, and seek his life's pursuit in the United States, where his friends were all in a prosperous condition: one of his uncles being Prof. Julius Hilgard, of the United States Coast Survey; another, Robert Hilgard, being an officer in the savings bank at Belleville, Illinois. Instead, however, of going directly West Heinrich remained in New York for about a year, and then joined his uncle Robert in Illinois, but did not remain there long, feeling the place too small for his ambitions. While in Belleville, however, he began to write for the local papers, and his contributions being readily accepted he soon sought to dispose of them in a larger market, and began writing descriptions of the West for a German-American paper published in New York; but

Heinrich Hilgard was a young man of brains, who reflected as well as acted, and it did not take him long to come to the conclusion that if he would make the most of his journalistic talents he must so thoroughly conquer the English as to be able to write in that language.

In Belleville, also, the Germans were so numerous that it was difficult to get sufficient practice in English conversation, and he removed to Peoria, with the intention of studying law, but the native impulse to write was too strong for him; he relapsed into journalism after a few months, going to Chicago, where better opportunities offered. In his travels about the State he fortunately met the editor of the *New York Tribune*, Horace Greeley, being then on his trip to Pike's Peak and California, and the latter engaged him to follow up the political campaign (in the summer of 1858), and particularly to report the discussions and speeches of Stephen A. Douglas and Abraham Lincoln. Following this task to the end of the fall, he then proceeded to Indianapolis to report the proceedings of the legislature. At this period, having travelled in company with the two principal speakers of the campaign, he had become well acquainted with Mr. Lincoln, and was invited by the latter to accompany him on his journey to Washington after his election to the Presidency, which he did; in the interim, however, going to Colorado, in 1859, to write up the new gold mines for the *Cincinnati Commercial*. He was one of the passengers in the first regular stage ever run across the plains from Leavenworth to Denver. Part of his explorations in Colorado were made in the company of Horace Greeley and the late Albert D. Richardson. Having experienced some very rough and dangerous adventures in the winter travel through eastern Kansas, he next appears as a reporter at the National Convention at Chicago which nominated Abraham Lincoln in the summer of 1860. Still busy with his pen, we next find him writing a series of letters to the *New York Herald* on the traffic of the plains between Mexico and Colorado.

At this time political excitement ran high; the South was

threatening; the business men of the North, especially the merchants, were anxious; the timid wavering; the Free-Soilers and Abolitionists firm and defiant. Mr. Hudson, then managing-editor of the *Herald*, engaged his Western correspondent, "*Villard*," to go to Springfield, Illinois, to watch Lincoln and the politicians there, get at the inside movements for favoring the new cabinet, etc. By this continued use of the *nom de plume* of Villard, by which Mr. Hilgard was recognized from New York to the Rocky Mountains, it gradually became so much a part of himself that it seemed superfluous to bear any other, and thus the German name of Heinrich Hilgard was exchanged for that of Henry Villard. During the war he continued to act as correspondent for one or more papers.

On January 3d, 1866, Mr. Villard married Miss Fanny, the accomplished daughter of the noted abolitionist, William Lloyd Garrison, of Boston. In July of the same year he went to Europe to write up for the *Chicago Tribune* the Austro-Prussian war, but it was ended before he reached there. He afterwards visited Switzerland, Paris and England, in the latter interviewing the late John Stuart Mill in the interest of his Chicago paper. Then followed a trip to Italy, Avignon, Vesuvius, etc.; then back again to the United States; in 1870 returning to Europe to report the Franco-Prussian war of 1870, arriving on his return in this country in February, 1871, and in April once more crossing the Atlantic. This time he remained abroad four years, not exclusively engaged with newspaper correspondence.

From 1870 to 1873 a large quantity of American railroad securities had been sold in Germany, and, during Mr. Villard's residence at Wiesbaden, he negotiated a large number of these, which led to his acquaintance with many of the bankers of Frankfort and Berlin. After the financial panic of 1873, and the failure of many of the American railway companies to pay the interest on their bonds, committees were organized in financial centres of Germany to protect the interests of the bondholders there. Mr. Villard was

asked to assist them by his knowledge of the country and the mode of conducting business here; his perfect command of the language, his wide acquaintance with leading men in the United States, and his professional connection with the press made him one of the best agents they could possibly have selected to aid them in securing their claims; and it was in the interest of these bondholders that he came back from Europe in April, 1874. An agent of the Oregon & California Railroad had been to Frankfort and proposed a compromise settlement with the bondholders there; but this company had made default on its first mortgage bonds in the summer of 1873, and it was to close the proposed contract that these victims desired Mr. Villard to act for them in Oregon.

This may be taken as the first stepping-stone which eventually led to the presidential chair of the great transcontinental railway recently completed. Going west, he had the opportunity of learning the condition of many railways, and the country through which they passed.

In 1875 Mr. Villard was appointed Receiver of the Kansas Pacific Railroad, he representing also in this case a committee of Frankfort bondholders, while Mr. C. L. Greeley, of St. Louis, represented the American creditors; but a disagreement having arisen between the two receivers in 1878 the court which had appointed Mr. Greeley removed him. The old board of directors were anxious that an alliance should be made with the Union Pacific, then largely under the control of Jay Gould. This movement Mr. Villard tried in vain to resist, and the Kansas Pacific was soon in danger of being utterly absorbed by the stronger company; but he stood up bravely for the interests of the German bondholders, who were in danger of being utterly sacrificed, and he appealed to the courts, and then he was again confirmed as sole receiver. The bonds, which had been as low as forty, soon after rose to above par, which greatly added to the eclat which his successful litigation had secured him.

At the end of this legal fight, Mr. Villard's ambition took a very definite form, and this was to create a great northern rival to the Union and Central Pacific roads; and the means which he saw was necessary to accomplish this was to unite all the Northern transportation lines, whether railways or steamship lines, under one control; he, naturally, to become the autocrat of this new empire. Not very much was accomplished in this direction until 1879, when new iron steamers replaced the old worn-out boats of the Oregon line, and the Oregon and California Railroad was somewhat extended. But hardly had this been done, when opposition boats were run, and the rates had consequently to be cut down. The European bondholders were discouraged, and some of Mr. Villard's German friends strongly urged him to make a new effort to dispose of bonds in the United States. This he succeeded in doing by making up a syndicate, mainly among his personal friends, to buy out the new steamship company. The next and most pressing need was to make the long-delayed direct railroad communication with the East. The transportation through the Columbia valley at this time was in the hands and completely under the control of the "Oregon Steam Navigation Company." Mr. Villard was exceedingly anxious to get control of this river navigation. He travelled through the whole of the country traversed by these boats, and beyond, through the Walla Walla region, and being thoroughly satisfied that this river traffic was an indispensable feeder to the future success of the Northern Pacific Railroad, he entered into negotiations with Captain Ainsworth, and succeeded in buying up all the boats on the Columbia. He had six months in which to conclude the payments on this purchase, $2,000,000 of which must be in cash. Mr. Villard naturally turned to New York as the money-centre of the country; he sought out the Union Pacific men, offering them half the stock of the Oregon Steam Navigation Company, and of his proposed new company, "The Oregon Railway and Navigation Company." His object was to consolidate the Oregon Steamship Navigation Company with the Oregon Steamship Company, which he had previously bought.

In *three weeks* he raised the $2,000,000, organized the new company (the "Oregon Railway and Navigation Company"), which was incorporated June 13th, 1879, and under its charter issued $6,000,000 of bonds, and $6,000,000 of stock. He was of course elected president of this new company. He sailed for Europe on the 10th of July, no doubt intending to place considerable stock among his German friends; and on his return in November was met with the pleasant announcement that the stock of the new company had reached ninety-five. This company has a record of remarkable prosperity. Commencing under the Villard regime four years ago, with net earnings of about $75,000 per annum, it now approximates to $300,000 per annum. But it ought to be earning something. Some $20,000,000 of actual money has been expended in perfecting the connections, building five hundred miles of standard gauge road, and in the purchase of collateral property. It is claimed by the historian of this company, that it is the only railroad and navigation company in the United States, which, since its first issue of bonds, has never come into the market to borrow a dollar, but has raised all its capital by selling its stock at par.

One cause of Mr. Villard's success in these large operations, and others which followed, is undoubtedly to be attributed to the care he took to avoid a collision of interests where other roads were concerned, acquiring what he arrived at by friendly negotiation, if possible, rather than exciting a disastrous rivalry by openly defiant competition. Thus, in the spring of 1880, he sought several conferences with the officers of the Northern Pacific road, of which Mr. Billings was then president. In this road he desired to obtain a controlling influence, by furnishing to it the funds to complete its construction, and the proposition was made to him, that he should form a syndicate of his European and American friends to raise the needed money, by giving first mortgage bonds on the Northern Pacific. The inducement to the Northern Pacific was an independent outlet either on the north bank of the Columbia, or

by the Cascade branch to the Pacific ocean. President Billings did not fall in very readily with the idea of making a unity of interest between the Northern Pacific and Mr. Villard's Railway and Navigation Company; although the latter thought he could raise from $10,000,000 to $20,000,000 among his friends as a construction fund. Baffled in his direct negotiations with President Billings, he was not defeated. There was money enough in Wall street, he knew that; how to get hold of it was the problem. A new idea struck him. He would form a "blind pool," that would be likely to draw; but first he must secure in his own hands a controlling quantity of the stock of both the Northern Pacific Railroad and the Oregon Railroad and Navigation Company at reasonable rates, which he could not hope to do, if his consolidation scheme was bruited abroad. Concealing his hand through trusty agents, he took out of the market large lines of both these stocks, using all his private means and credit for the purpose, during several weeks in December, 1880, and January, 1881. Having laid this foundation, he then issued a private circular addressed to some fifty of his financial friends, asking them to subscribe towards a fund of $8,000,000, to which he would contribute largely himself, giving no other explanation of what use it was to be applied to, than the vague statement, that it was "to lay the foundation of an enterprise," to be divulged hereafter. More than a dozen signatures for large sums were subscribed to this blind object before the circular had even reached some to whom it was addressed; and as soon as it became known that such a paper was in existence, there commenced a rush for the chance to subscribe. The halo of mystery which surrounded the project appeared to attract the speculators; in less than twenty-four hours double the amount of money was offered that had been called for. The plan had proved more than a success, it was a triumph. When a division of the shares was made, the allotments proved most unsatisfactory, each one thinking he had not enough, and wanted more; some very angry protests were made, and subscriptions sold were at a premium, com-

mencing at twenty-five per cent. and running up to fifty, in some instances even more. The money subscribed was to be paid in three instalments, between February 15th and April 2d. To add to the wonder, all this furore to get rid of money took place under the condition of a very stringent money market.

It was not until the 24th of June, 1881, that any of these people knew what they had paid their money for; on that day a meeting of the subscribers was held in Mr. Villard's office, when, for the first time, he declared the object of the fund; namely, the consolidation of all the transportation interests between the head of Lake Superior and Puget Sound. The explanation was well received, and a call for $12,000,000 more immediately responded to; the conditions being seven payments between July 6th, 1881, and April 1st, 1882, making a total raised by Mr. Villard of $20,000,000. At the close of this meeting a new company was organized, embracing all the objects considered under the name of the "Oregon and Trans-Continental Company."

Following this action Mr. Villard asked of the Northern Pacific Railroad Company a representation in the board of direction; this alarmed President Billings, who evidently considered it the entering wedge to the attainment of ultimate control of the road, and thereupon began to divide the undistributed stock among the old stockholders; upon learning this Mr. Villard procured an injunction; some other litigation followed, occupying several weeks, when a compromise was effected: two directors and a vice-president being appointed from among Mr. Villard's friends, and subsequently, at a meeting of the stockholders of the Northern Pacific Railroad, held on September 15, 1881, under the new board, Henry Villard was elected President. From that time forward all his efforts have been directed to the completion of the main road, and the acquirement of all the feeders to it which could possibly be secured.

"One sows and another reaps." Jay Cooke's grand project of creating a trans-continental highway over land and water from the

gulf of St. Lawrence to the mouth of the Columbia was happily consummated during the summer of 1883 under the presidency of Mr. Villard. Work was practically finished by the union of the rails on the 22d of August; but, in anticipation of this event, the president had invited a large number of persons from Germany, England, and various parts of the United States, with a corps of fifty reporters of the leading newspapers, to be present at a public ceremony of "driving the last spike"—a golden one—as well as to travel over the road, partaking of a great banquet at St. Paul's, Minnesota, and other entertainments connected with the trip. At the grand dinner, on this occasion, covers were laid for six hundred and twenty-five persons. The celebration was a grand gala-day for St. Paul's and the neighboring city of Minneapolis; decorations, processions, flags, salvos of artillery, the presence of President Arthur, and perfect weather, all combined to make the occasion one to be long remembered by those who participated in the festivities: the ceremony of driving the golden spike took place on the 8th of September, the precise point being a few miles west of Mullan Tunnel, called Gold Creek, on the western slope of the main divide of the Rocky Mountains.

The audience numbered at least three thousand persons, one evidence that the country is not exactly a wilderness, over two thousand of those present being settlers on the line of the road. All the visitors who had spoken have expressed their opinion that there is a great future for the Northern Pacific road. Thus has Mr. Villard the great satisfaction of seeing the object of his life happily accomplished. His mode of celebrating the event was as unique as expensive: the cost of bringing so many guests from Europe (about seventy), entertaining them for weeks, and returning them to their homes, is a new departure in the way of celebrating a completed railroad.

Mr. Villard was of course the central figure in all this lengthened jubilation. The community at St. Paul's, and its twin sister Minneapolis, could scarcely devise ways enough by which to show

their joy at the completion of the road and their gratitude to Mr. Villard.

Within a comparatively short time after this event, Mr. Villard failed through the decline of Northern Pacific stock, and retired from the presidency of the road. His failure was a disastrous one, compelling the relinquishment of all his property, including his costly city residence in New York, not entirely completed at the time. That he will retrieve his fortunes and again become a magnate of Wall street is not doubted by those who know the resources of the man.

FRANK LESLIE.

FRANK LESLIE.

Of the numerous men who have accumulated large fortunes, and who may have been locally eminent in social and other spheres, whom we have brought together in this volume, probably not one of them has been known to so many persons, in all classes of society, as Frank Leslie. Other men have been familiar figures in Wall street, in church circles, among art connoisseurs, in mining and railroad interests, and other specialties of our social organization; but who, like Frank Leslie, came to see us every week, with pleasant pictures and kindly words? who provided each member of the family with some periodical just suited to the taste, and for whom did the children look with anxious eyes when the *Boys' and Girls' Weekly* was due, or the *Chatterbox* was about to make its appearance? Frank Leslie's name was a household word in hundreds of thousands of homes, not only in this country, but almost as much so in England and Germany—and indeed, as an artist, throughout the civilized world; and we may say beyond, for numbers of his illustrated newspaper have been carried from the Arctic to the Tropics; have amazed the denizens of Africa, and excited the wonder of Indian tribes from the Ganges to the Amazon, wherever travellers have dropped a copy in their wanderings. Certainly there are few people in the United States who did not express word of regret when the news was flashed over the wires that the active brain and skillful hand of Frank Leslie were stilled in death.

The subject of this sketch was a native of England, born in the enterprising little seaport of Ipswich in Suffolk, in 1821, of a respectable family of the name of Carter. His father, Joseph Carter, was an extensive glove manufacturer; and after the usual amount

of schooling commonly enjoyed by the lads in his class of life, the father naturally wished that his son should learn the business with which he was himself identified, and Henry, for so was "Our Frank" then called, was placed, much against his will, to the business of glove-making; but, like many other boys who have been born with poetic instinct, which sometimes works itself out on canvas and sometimes in verse, or, as in this case, with a pencil and implements of the graver, Henry had already acquired a certain, though limited and partly surreptitious, fame as an artist. Even while at school he had filled every spare moment with sketches; he had watched, as opportunity offered, the skilled workman in various trades, which assimilated with his cast of mind: braziers, ornamental work, wood-turners, silversmiths and jewelers; he seems to have had, at this period, no opportunity to observe either printers or painters; but when only thirteen, he drew and engraved the somewhat complicated and elaborate coat of arms affixed to the Ipswich town-hall, in such a correct and spirited manner, that his school-master was much impressed with the ability displayed, even venturing to prophesy for him at that early date a brilliant future, should he dedicate himself to art. But of this his father would not hear, and thinking perhaps to remove him from sympathizing friends and bad advice, he determined to send him to London, placing him with an uncle who was also in the glove trade with the intention that the incipient artist should finally settle down to that very useful but prosaic business. But as love laughs at locksmiths so does genius spurn the metes and bounds prescribed by parents and guardians. Young Henry Carter at his uncle's in London, suddenly found all his hopes facilitated in that great city; here, in his evenings and leisure hours, he could consult not only books, but draftsmen and practical workmen in his chosen art of wood-engraving, and though still working secretly to avoid a too early *eclaircissement* with his uncle, he soon sought and found a sale for his drawings and engravings, which, for the sake of preserving his secret, he offered under the name of *Frank Leslie*, a

name which was hereafter to become identified in England with the *Illustrated London News*, and which proved his first passport to recognition and success in this country. Having finally abandoned the glove business he was offered the charge of the engraving department on the above-named paper, successfully competing with those veteran artists, Linton and Landell, and here he had an opportunity of increasing his own technical knowledge and becoming acquainted with the best processes of printing then in use. Fortunately for the success of his subsequent career, Frank Leslie did not limit his observations to the engraving-room, or even to the printing of engravings merely, but used this position to become thoroughly initiated in all the arcana of the newspaper business: in type composition, pictorial effects, the making up of forms, proof-reading, etc.; nothing escaped him which had any bearing upon the success of a publication.

In 1848, when Henry Carter was about twenty-seven years of age, he made up his mind to come to this country, not as so many others do, with a vague general idea of improving his position, or imagining the United States to be *El Dorado* to all comers: he had conceived the definite idea of starting here an illustrated paper somewhat after the fashion of the *Illustrated London News*. His plans were as well matured in his mind as they could well be, minus the capital to carry them out; he meant to be his own proprietor, but this was impossible at once; he had to feel his way, and on his first essay at obtaining employment he found himself embarrassed with his name. To every one here Henry Carter was a stranger, but among the artists on wood and engravers he soon found men who recognized the work and the signature of "Frank Leslie," of the *Illustrated London News*. A happy thought struck him: "Why not adopt this name which was already known to his fellow-artists, and to at least a portion of the reading public?" Under this name he had struggled through his artistic youth into recognition as an able workman; he had already cast off the traditions of his family; Carter was a good name: he had no

reason to be ashamed of it, but it did him no good here; it was rather a drag-anchor, viewed in a business aspect. This resolve was taken; he would henceforth assume his *nom-de-crayon* as his only and legal cognomen; it was a happy inspiration, an augury of success; and that name, authorized by an act of the Legislature, he kept unsullied through good and evil report; nor did it die with him, as we shall see hereafter.

His first regular engagement in the United States was made with Mr. Gleason, of Boston, the publisher of *Gleason's Pictorial*, in 1851. At this time the wood-engravers' art in this country had not attained to anything like its present excellence. For a public citizen to be handed down to posterity in those days in a wood-cut, might almost have been considered libellous; nor in other branches of the art was it comparable to the work of the present day, and yet the failure was not so much with the engravers as with the printers; the art of overlaying was not then practised here, and Mr. Leslie was the first to introduce it into Mr. Gleason's establishment. (This overlaying was a process, by which the proper effects of light and shade were brought out in the picture.) Mr. Leslie did not remain over two or three years in Boston. About this time Mr. P. T. Barnum, in connection with Messrs. Beach, had started the *Illustrated News*, in New York, and having secured the well-known literateur, Mr. Rufus W. Griswold and "Hans Breitmann" (C. G. Leland) as the editors, they engaged Mr. Leslie to conduct the art department. Mr. Barnum with his usual shrewdness soon discovered the superior business talent of this head of his art room, and proposed to his associates to add $20,000 to his interest in the paper, on the condition that Mr. Leslie should be appointed business manager; had this proposal been accepted the *News* might have been alive to-day; as it was rejected, the paper languished a few months longer and then ceased to appear.

Frank Leslie had now been in this country six years, and was anxious to become his own proprietor. His capital was yet scarcely commensurate with the undertaking, but in 1854 he com-

menced the publication of the *Gazette of Fashion*, which title was subsequently exchanged for that of *Frank Leslie's Magazine*. Later on he brought out and published the *New York Journal*. He had a reasonable measure of success with both of these, but he was still hampered with insufficient capital, and he was also dissatisfied with the style of those publications. His model was the *Illustrated London News*, and he wanted to establish a paper of neat form and merit. Vainly he sought to procure a partner in the enterprise. At that time there seemed no one in New York willing to risk his money in such a venture. But, determined to take the risk, he at last decided to start alone, and on the 14th of December, 1855, the first number of *Frank Leslie's Illustrated Newspaper* appeared; and, in spite of all difficulties, he persevered. Many times during the early period of its existence it was on the point of collapse, for, though it sold tolerably well, and he had a fair list of subscribers, the public had not then learned to look upon illustrated papers as one of the necessities of life; but to the majority they were still a luxury, to be bought only occasionally. Hence it was up-hill work to put the paper upon a firm foundation. The lack of sufficient capital to start would eventually have caused the failure of the enterprise had not Mr. Leslie found at last one good, reliable friend, who helped him over many financial emergencies. Sometimes, when the week came round, the proprietor found it impossible to pay his hands without asking the assistance of this friend; but still, so great was his faith in the ultimate success of his enterprise, that, while he could manage to exist, he could not bring his mind to voluntarily abandon it, and his friend's faith in him was such that it was not until he had been obliged to borrow money for the payment of his hands three weeks in succession that he mildly hinted something about the inexpediency of prolonging the struggle. But just at this juncture, the darkest hour before the dawn, an event took place in New York the illustration of which promptly and accurately brought before the public was the turning-point in the fate of *Frank Leslie's Illustrated News-*

paper. This tragical event, which caused such great excitement in the city of New York, and indeed throughout the country, was the murder of the well-known dentist, Dr. Harvey Burdell, the crime being supposed to have been perpetrated by a woman.

The graphic illustrations of this tragedy caused the paper to be in great demand; the sales were so large that several editions of the paper had to be printed, and the profits flowing in enabled Mr. Leslie to cancel his most pressing debts, while it put new life into the whole enterprise, as many who had bought copies of the paper became permanent subscribers. Hitherto what illustrated periodicals had existed in this country had been mainly devoted to publishing reprints of English plates, or cuts, illustrative of travels in distant countries, while the distinct aim of Mr. Leslie was to show, week by week, the current events of the time. The extra expense and exertion necessary to secure prompt and correct delineations of scenes distant, ofttimes hundreds of miles, was of course very great, but the novelty proved attractive, and every notable event portrayed by the facile engravers of Leslie's corps of workers added to the reputation of the paper. The inauguration of President Buchanan marks with precision the period when current illustration had become a fixed fact in the history of wood-engraving in the United States, this being the first time in which the scenes enacted in Washington on similar august occasions had been reproduced after the lapse of only a few days in a New York weekly.

Frank Leslie was now on the full tide of success; his main object was accomplished. His paper was a very fair counterpart of the *Illustrated London News*, his original model, while, in accordance with the genius of his adopted country, he had infused into it an amount of progressive enterprise not then attained by his English prototype. But his ambition was not satisfied; his ideas grew with success, and, realizing that pictures alone, or with the slight setting of description which his *News* afforded, could not interest all classes of readers, he projected a new publication,

of a more intellectual cast, and which he called the *Chimney Corner*. This was also a weekly, and was filled with reading matter suited to both old and young. But this did not suffice; his appetite for journalism appeared to grow with what it fed on, and soon after the children were specially catered for by the issue of the *Boys' and Girls' Weekly*. Next came *Pleasant Hours;* then a monthly, the *Ladies' Journal*, subsequently called the *Ladies' Magazine*. Then followed three more monthlies and another weekly—the *Popular Monthly*, the *Sunday Magazine*, the *Chatterbox* and the *Budget of Wit*. The *Sunday Magazine* was somewhat different in character from the others, and was intended to meet the wants of those who were more or less scrupulous as to secular reading on Sunday.

It would seem now as if all classes had been provided for, and that Mr. Leslie might well rest content with the issue of eleven different periodicals, all more or less illustrated. But there was still one great project before him. New York contains a large foreign population, and among these are many thousands of Germans, while in some of the Western States whole townships are composed of the same nationality. The Germans are a reading people; nearly all have been well instructed to a certain extent in their native land. To import reading matter, either books or magazines, is a costly process for the mass of the emigrants, even of the most thrifty class. Mr. Leslie determined to furnish this portion of our foreign residents with a serial in their own language—printed with their own national type, and containing essentially the same matter and the same illustrations as the *Illustrated Newspaper*. This weekly, the *Illustrite Zeitung*, is exceedingly well patronized, and circulates very largely in New York, Cincinnati, Chicago, San Francisco, Texas, and wherever the Germans are settled in any considerable numbers, and is to them a very pleasing substitute for the popular illustrated Leipsic magazine, *Uber Land und Meer*. This *Illustrite Zeitung* we consider a very useful instrument for Americanizing the ideas of German emigrants, en-

abling them from their first entrance into the country to become familiarized with our current history, told in their own tongue and illustrated as fully as the English edition. Whether Mr. Leslie had any such patriotic object in view we know not; perhaps like some other noble workers, "he builded better than he knew."

One of the reasons why Frank Leslie was enabled to produce truthful illustrations of accidents, tragedies, festivals, or whatever interested the public, sometimes within twenty-four hours of their occurrence—a rapidity which was the cause of frequent astonishment and much ignorant criticism—was the system which he introduced into this country of dividing the block to be worked upon. Instead of one man being set to engrave a whole picture, the block which was to eventually form it was divided into as many sections as the necessity of the case required, and fifteen or even forty men worked simultaneously on different portions; these, of course, being so accurately fitted as to defy detection in the printed copy.

Another reason for his prompt reproduction of recent scenes was his prescience of what was to come. He always had on hand the likeness of eminent persons, and in any event which could be foreseen, as the arrival of distinguished guests, the celebration of a festival or holiday, etc., he would send his artists weeks or days in advance, to make sketches of the surrounding scenery of public halls, of shipping, or any details that it was possible to procure before the time of need. In one case we remember, in which a large display of bunting was probable in San Francisco, he telegraphed to that city on the day of festivity to know "which way the wind was blowing," so as not to commit the error of publishing a picture with the flags streaming from the wrong quarter of the compass, as may occasionally be seen in hastily drawn illustrations.

With all these enterprises on his hands, Mr. Leslie added the publication of books, chiefly the reprint of novels and travels taken from his own periodicals. The "Historical Register of the Cen-

tennial Exhibition" was of another nature, and, considering the statistical character of the work, was a marvel of accuracy, and remains to-day a valuable book of reference.

In 1867 Mr. Leslie was appointed a commissioner to represent the State of New York at the Paris Exposition, in the Department of Fine Arts. On this occasion he received two medals; one of gold, presented by the emperor in person, on behalf of the government "pour services rendus," and the other from the Imperial Commission as a souvenir of the exposition. Nine years later, Mr. Leslie was selected for similar service to attend the Centennial Exposition at Philadelphia, and of this commission from the State of New York he was elected president. These duties were faithfully performed, and in a spirit of justice and fairness, which left no ground for complaint, even with disappointed exhibitors.

But like other daring adventurers, Mr. Leslie met with some reverses, and was unfortunate in land speculations. His expenses were enormous. Up to the year 1877, when he made an assignment for the benefit of his creditors, he had paid to one firm in Massachusetts over $3,000,000 for white paper alone. The terms of this assignment were somewhat peculiar, and very favorable to Mr. Leslie, whose creditors did not cease to be friends when he fell into temporary embarrassment. The assignee in this case was Mr. I. W. England, a gentleman of the strictest probity, as well as of superior business capacity. The terms of the agreement were, that Mr. Leslie should continue the management of his business, the property to be vested in trustees for the space of three years, when it should revert to the veteran publisher; in the meantime the creditors were to receive eighty per cent. of the net profits and Mr. Leslie twenty per cent. Mr. Leslie's death, which occurred in January, 1880, led to some complications as to the proper legal construction of this agreement, but in the end, under a specific judicial interpretation, it was carried out, Mrs. Leslie as sole legatee liquidating the indebtedness remaining unpaid upon the confirmation of her title to the estate.

In all his business relations, as well as in social life, Mr. Leslie was always the generous, genial sympathizer; his personal magnetism was very great; his employés were devoted to him, and he took a lively interest in all that concerned their welfare; even when they left his employment for other spheres he took pride and pleasure in hearing of their success. He was a member of several of the leading clubs in New York—the Manhattan, Jockey, and Lotus. He was also a Mason of high rank, and associated with the Holland Lodge, one of the most select in the city. But home life was more appreciated by him than club life; both in his elegant residence on Fifth avenue, but more especially at his lovely estate at Saratoga, his hospitality was wide and generous. This property, lying on the easterly side of Saratoga Lake, is considered by travelled observers to equal in beauty any of the most famous lakes in Europe; it comprises a stretch of some two miles, and if divided would offer a number of the most attractive building sites to be found in that vicinity. It was in this charming retreat that Mr. and Mrs. Leslie entertained Dom Pedro, the Emperor of Brazil, when he made his flying visit to this country.

His love of nature was intense, and he was never happier than when conducting some guest over the Saratoga estate, and to his favorite point of view overlooking Lake Lonely, pointing out the beauties of the landscape, with all the minutiæ of which he was familiar: not a beautiful tree, form, or simple flower escaped his observation. His love of nature extended to that of animals: he was a friend of Mr. Bergh, the great champion of the protection of animals, and in this connection our readers will recall the great excitement which was produced when "Frank Leslie's" paper came out with a series of illustrations delineating the horrors of the "swill-fed cattle," and the inhumanity exercised upon the poor animals, with the necessary result of poisonous milk being introduced into thousands of families. In this way he assisted in introducing one of the most pressing sanitary reforms that has concentrated public attention for years. Indeed, pictorial illustration is

one of the most potent influences that can be brought to bear on reforms in which the public must participate to make them effectual.

Mr. Leslie had been married in early life, but the connection proved uncongenial, and a legal separation was effected in 1859. It was the two sons of this marriage who contested his will unsuccessfully, as we shall see hereafter.

Mr. Leslie's second wife was Mrs. Mariam Florence Follin, a woman remarkable for culture, ability, and true womanly refinement, combined with an extraordinary capacity for business. She had been an author and a writer for magazines from early youth, was a fine linguist, and was in every way fitted to understand and aid her husband's projects. By the "will" all the business interests and the Saratoga property were bequeathed to the widow. Mr. Leslie knew her great abilities, and appreciated them. He knew that she could fill his place at the head of the great establishment, and he asked her to do it. The better to carry out his desire that all his publications should go on, without interruption or embarrassment, he made of her the singular, so far as we know the unique, request that she should after his decease drop the name of "Mariam Florence," and under legal authorization adopt that of "Frank:" this she did by procuring an order to that effect from the Court of Common Pleas soon after the decease of Mr. Leslie. It was Mr. Leslie's will, as it was also his widow's interest, that she should carry out the agreement made with his creditors. Of course, when these latter found the whole business transferred to a woman, some of them endeavored to withdraw from their part of the agreement, no doubt imagining that she would fail in hers; but they mistook the character of Mrs. Leslie. Her step-son, Henry, also endeavored to undermine her business by calling himself Frank Leslie, and together with his brother Alfred made every effort to set aside the will under the usual plea of "undue influence" upon and "incapacity of the testator;" but conclusive evidence was introduced from eminent physicians and lawyers show-

ing that these were utterly baseless, and the woman whom he had trusted in life he believed could also be trusted to carry out his wishes after his death. The will was sustained; but at just about this time a payment of $50,000 was due the creditors, and Mrs. Leslie had neither the means of meeting it nor any available property on which to raise a loan, for Mr. Leslie's estate was yet in the hands of the assignee. It shows with what confidence she had been able to inspire her friends when at this critical juncture a lad in her office, unsolicited by her, took upon himself to try and raise this money, not from business men or merchants, but from a lady of wealth residing in Brooklyn—Mrs. T. K. Smith. To her the youth described the state of affairs, and, undoubtedly, also the exceptional ability and business integrity of Mrs. Leslie. The latter was personally unknown to Mrs. Smith, though this lady had followed the story of the contested will intelligently, and perceived that here was an opportunity for one woman to help another in a way which seldom occurs. She improved the opportunity. She advanced the $50,000, after calling to see Mrs. Leslie and arranging for the repayment in instalments of $5,000 at intervals of six months. This notable interview took place on the 23d of May. Instead of receiving the $5,000, as agreed, in the ensuing November, and which her critical friends had assured Mrs. Smith she was never likely to see, on the 19th of October, before a cent was legally due, Mrs. Leslie paid over not the fractional instalment, but the whole $50,000 and interest, out of the earnings of her establishment during the interim!

No department of the business had suffered or been overlooked since its management had passed into feminine hands. She was as thorough and as hard working, perhaps more so, than Mr. Leslie had ever been. One of the first occurrences which called for unwonted energy in meeting the public demand for prompt news was on the occasion of President Garfield's assassination. The news of this dastardly attempt reached the city about half-past nine A. M. on the 2d of July. By the next

train Mrs. Leslie despatched two artists to Washington to procure drawings or photographs of the locality of the tragedy and the persons concerned in it. Both artists set to work with a will and by next morning some of the sketches were in Mrs. Leslie's office; the remainder came next day. The entire corps of artists and engravers had been already enjoined to be ready for work early on Sunday morning, and work they did, with Mrs. Leslie at their head, and with energy equal to the occasion, so that on Tuesday morning (the 4th of July having intervened) "Frank Leslie's" came out with full and accurate illustrations of the various persons and scenes connected with the sad affair. Not satisfied with this, three days later an extra was issued with still more extended and minute illustrations of everything bearing on this exciting topic; the subject being still amplified in the next Tuesday's issue, so, as one may say, nothing was left in the way of novelty for less enterprising publishers to pick up.

Still greater push and energy were displayed when the fatal 19th of September came with the news of the President's death; this happened late on Monday evening when the regular Tuesday's issue had already gone to press. Mrs. Leslie did not consume time in doubt; she ordered the presses stopped; sacrificed the work already done, and every hand in the establishment was set to work to hasten forward a new edition, which in this case had to go over the usual day, but on Wednesday the paper appeared with all the affecting scenes which had transpired at Elberon; and succeeding these followed others, including all the funereal pageant, in quick succession. Over thirty thousand copies were sold in Cleveland alone, and probably twice as many might have been, but machinery as well as human endurance has its limits, and the presses and pressmen were equally taxed to their uttermost.

Of course the expenses involved in such unlimited enterprise were enormous; between July and November of 1880 Mrs. Leslie paid out over $77,000 for white paper. Now and then some thick-

headed man appeared upon her horizon thinking to impose upon her because she was a woman; they were soon taught another lesson; but in the business circles of New York she very soon inspired absolute confidence, so that when she no longer needed it she had numerous offers of any amount of money at four per cent.

In many different ways the career of Frank Leslie has been of public advantage to the community. During the late civil war his artists were everywhere, risking their lives at every engagement, sending to the office from all sections of the country views of friend and foe, which did more to familiarize the average reader with the terrible meaning of war than written words could ever do. Many of these young men lost their lives in these perilous times; when such accidents occurred Frank Leslie's purse was ever open to relieve the necessities of a family so bereft. His generosity to those injured in his service was well known to all the craft. His office might be considered a great school for artists, considering the numbers employed and the fact that every improvement in style, material or implements was seized upon with avidity. Progress was the watchword of the establishment. The men on the pay-roll of "Frank Leslie's" composed a small army. In ordinary times the artists and engravers were required to work only from nine in the morning until four in the afternoon, with an hour for lunch. This generous treatment was the natural outcome of Frank Leslie's humanitarian feeling; he thought six hours a day quite as much time as should be given to work requiring such close application and involving such a heavy strain upon the nervous organization. The number of employés in all departments in the large publishing house at the corner of Park Place and College Place, New York, is nearly four hundred persons. Thus the work that the man "Frank Leslie" founded and maintained for twenty-five years is being nobly continued by the woman "Frank Leslie" with energy and vigor fully equal to his own.

JOHNS HOPKINS.

When one has written the name of Johns Hopkins, the tendency of the pen is almost irresistible to add the word "University," they seem so inseparable; yet to thousands of people in his native State, he will be gratefully remembered if he had never projected this great seat of learning. Johns Hopkins was born in Anne Arundel county, Maryland, on the 19th of May, 1795. The Hopkins are of English Quaker stock, and six brothers of this family came to Maryland among the very earliest colonists. Two of these proceeded to New England and settled there; the four others took up large tracts of land in different parts of Maryland: on Deer creek, Hartford county; in Baltimore county, near Govarstown; and the direct ancestor of Johns made his home at the head of South river in Anne Arundel county. All of these several branches have maintained through their descendants elevated positions in the social scale; some of the leading families of Rhode Island bear this name.

Johns Hopkins, the grandfather of the subject of this sketch, inherited from the first settler on South river a very large landed property, together with 100 negroes. He had eleven children. Belonging to the Society of Friends, who early took their stand in this country against the institution of slavery, he gave his slaves their freedom, and worked himself on the farm, with the aid of his sons, and such white laborers as he could hire. One of his sons, Samuel, married Hannah Janney, of Loudon county, Virginia, a lady of a very wealthy and respected family, a person of great intelligence and force of character, and of commanding influence in the Society of Friends. These were the parents of the late Johns Hopkins. Samuel Hopkins bought out the other heirs

to the estate, and carried on the farm on the same principle of dignifying white labor in a slave-holding State as his father had done, using also the labor of his sons; but of these, Johns was not content to continue an agriculturalist. When about eighteen (in 1812), he declared his desire for a mercantile life, and soon thereafter went to his uncle, Gerald Hopkins of Baltimore, who was in the wholesale grocery business, as a clerk. Here young Johns found a fitting sphere for his energies; he speedily acquired a knowledge of all the details of the business, and so rapidly did his ideas advance, that the very next year, with his uncle's consent, he formed a partnership with one Benjamin P. Moore, and started in business for himself; the firm-name was "Hopkins & Moore." But neither of these young people had any money with which to commence a wholesale trade. Fortunately, during the brief time in which young Hopkins had been in Baltimore, he had made many valuable business friends, and he readily obtained credit, his uncle endorsing his notes in some cases. A short time previous to his death, Mr. Hopkins told a friend of his business start, and said: "When I was a boy, my uncle, Gerald T. Hopkins, often came to South River to visit my parents, and, noticing I was an active boy on the farm, asked my mother to let me come to Baltimore to live with him, and said he would bring me up a merchant. At the age of seventeen I came, stayed in my uncle's store, who was a wholesale grocer and commission merchant, and lived in his family. He was an eminent minister in the Society of Friends, and when I was but nineteen, he was appointed to go out to Ohio to the first yearly meeting, to be held at Mt. Pleasant. My aunt accompanied him, with three others. They all travelled on horseback, a great part of the way through a wilderness, with no other roads but Indian paths. But they returned, after an absence of several months, in safety. Previous to leaving, my uncle arranged his business affairs, and calling me to him, said: 'As thee has been faithful to my interests since thee has been with me, I am going to leave everything in thy hands. Here are checks which I have

signed my name to; there are upward of 500 of them. Thee will deposit the money as it is received, and as thee wants money thee will fill up the checks which I leave with thee. Buy the goods, and do the best thee can.' I felt my responsibility to be very great. But on his return, on looking over his affairs, he was surprised to find I had done much better than he expected. I had increased his business considerably; and it is with pride and pleasure I look back to the time, and to the great confidence uncle Gerald reposed in me. I lived with my uncle until I was twenty-four years of age, and one day he took me aside, and asked me if I would like to go into business for myself. I answered: 'Yes; but, uncle, I have no capital. I have only $800 which I have saved up.' He said: 'That will make no difference; I will endorse for thee, and this will give thee good credit, and in a short time thee will make a capital; thee has been faithful to my interests, and I will start thee in business.' So I took a warehouse near his, and, with his endorsements and assistance, the first year I sold $200,000 worth of goods, and soon made the capital which my uncle said I would make."

In less than three years the firm of Hopkins & Moore was dissolved, Johns Hopkins wishing to have the sole control of the business, which had indeed prospered very well, but in the opinion of Mr. Hopkins could be greatly extended, and made more profitable under his exclusive supervision. Many noted persons have had curious superstitions as to their own destiny; some who, like Alexander and Napoleon, believed their star led them on as the conquerors of kings, and the destroyers of empires; others have fancied themselves preordained to the work of instructing mankind, or of saving souls, like Gautima, Buddha, and Francis Xavier; but Johns Hopkins held, we believe, the unique idea that he was *divinely commissioned to make money!*

After the dissolution of the original firm, Mr. Hopkins sent for two of his brothers, smart young men, but both minors, to assist him in his business; almost from the start giving them an interest

in it, as the best mode of benefiting them, and assuring himself of their utmost zeal. The new firm-sign bore the words, "Hopkins & Brothers." Under this arrangement the business took on new forms of development, mainly, however, through the unremitting energy of the senior partner. The original nucleus of this growing trade lay among the widely extended family connections and friends of Mr. Hopkins in the great Valley of Virginia, and was thence extended into other parts of the State, and into other States, including, of course, Maryland. The prosperity of this firm was continuous; the brothers remained in unbroken business relations and fraternal friendship for a quarter of a century, when Mr. Johns Hopkins withdrew from the firm in favor of the younger partners; but not to live in elegant leisure on his already large fortune, but to continue his peculiar mission in other directions.

About 1847–48 Mr. Hopkins became the President of the Mercantile Bank of Baltimore. He also took an active interest in and became a large shareholder in the Baltimore and Ohio Railroad, and was appointed a Director, and in 1855 was appointed Chairman of the Finance Committee. During the terrible commercial crisis of 1857 this road was exceedingly embarrassed. It was built originally to connect the coal-fields of Pennsylvania with the seaboard, but the directors had long desired to make western connections with the thriving towns and cities of the west; up to the time of the commercial crisis the prospect of obtaining the necessary capital promised well, but the monetary panic suddenly crushed all their hopes. In this emergency Johns Hopkins came to the front and voluntarily offered to become personally responsible for the whole amount necessary to extend the road to the Ohio river. In 1871 he held fifteen thousand shares of this stock of the par value of $1,500,000, and a market value of $2,000,000; no other individual approximating to this figure in the concern, the city of Baltimore and the State of Maryland alone slightly exceeding the amount.

Mr. Hopkins had the interests of Baltimore very much at heart; everything that he could do to increase its commercial greatness

and material prosperity he did. One of the kindest and most considerate ways in which he did this was in helping young merchants through temporary financial embarrassments; carefully watching the course of young men, he was not slow to discover who were worthy and who were unworthy of his assistance, and Johns Hopkins did not waste money or credit on the idle or dishonest. As bank president he was able to perform many good offices in this way. When a worthy young merchant wanted accommodation from the bank, and his name and status came before the board, if the directors hesitated, Mr. Hopkins would assume the responsibility, often unknown to the applicant, thus setting many a young man firmly on his feet, who, but for such timely help, must have gone under, with the too great pressure of crowding obligations.

Another way in which Mr. Hopkins assisted the material prosperity of Baltimore was, by opening up new channels of trade to her merchants, and by increasing the facilities for its transaction within the city itself. For the latter purpose he bought whole blocks and large plots of land, pulling down small and inadequate buildings, and putting up substantial warehouses and other needed structures, thus enabling certain branches of trade and commerce to concentrate in proper and convenient localities, furnishing full scope for all to conduct their business to the best advantage; and adding to the commercial importance of the city, to the taxable wealth of the community, and affording occupation to hundreds of laborers and artisans. With constant temptation to speculate in railroad and other stocks, the increased value of which was largely owing to his own energy and judicious management, he never put a single share upon the market. All his purchases were made as permanent investments, and so held to the end.

Mr. Hopkins never married; during the later years of his life he lived on his beautiful suburban estate, about a mile from the city limits, at "Clifton," on the Hartford road. This estate contained about three hundred and fifty acres, and it was this estate which he originally designed for the location of the University he

so amply endowed. One reason why he thought this a desirable site was, that the grounds would afford ample space, and every facility for the study of practical botany and other branches of natural science.

Although the funds bequeathed by Mr. Hopkins for the University and hospital foundations did not come into the hands of the trustees until after his decease, yet the charter of incorporation was secured six years previously, and the munificent donor personally selected the gentlemen for trustees whom he had long known, and whom he felt that he could trust to carry out his wishes; and with them he frequently consulted as to the principal objects to be attained through these grand institutions. The "Johns Hopkins University" was incorporated in our Centennial year, 1876.

Mr. Hopkins survived until the 24th of December, 1873. He had by his will provided liberally for all his kindred and dependents, but by a codicil he subsequently revoked some of these private bequests, "because the parties named had been otherwise provided for;" what was thus revoked was added to his public gifts. One of the pleasing features of his legacy for the University is the entire absence of any perplexing conditions. In his grand gift Mr. Hopkins did not permit himself to trammel the trustees by any whims or fancies of a personal nature, but leaves them entirely free to exercise their discretion in details—not even definitely assigning a location, though it was well known that Clifton was the site in his own mind. The only positive condition binding upon the trustees was that the capital should not be encroached on for building purposes; *that* must be derived from the income, and the main fund left intact as an endowment for the practical work of the university. It would appear, from some anecdotes related of Mr. Hopkins, that he was a firm believer in the verbal inspiration of the Scriptures; but no sectarian or religious test was affixed to the faculty or contemplated forms of instruction. Like other rich men, he was often annoyed by the

solicitations of disreputable as well as respectable beggars. One of the former kind was an inveterate and pertinacious tramp, who used to take up his position under a grand old oak, which stood sentinel-like near the porter's lodge at Clifton, which made the old millionaire very nervous, and was a daily vexation to him. Speaking of it on one occasion to a nephew, the latter suggested that he should "pay him to go away." "Pay him money!" Mr. Hopkins shrieked, while his long arms flew about like those of a windmill; "pay him money! God forbid! If I should once do that there would soon be a hundred here instead of one." "Well, then," said the young man, "if I was you I would kick him off the place." "I cannot do that, either; I am afraid to do that." "Why, surely you are not afraid of such a miserable cur as that," retorted the nephew. "No, no," said Johns Hopkins, sinking his voice to a hoarse whisper; "I am not afraid of *him*, but I'm afraid of God. Have you not read in the Bible how Dives treated Lazarus? would you have me do like him and burn in hell forever?" Whatever were the nephew's theological opinions, he ventured no reply to this "confession of faith," and the peace-disturbing vagabond remained in undisputed possession of his selected post.

During his last illness the pressure of his responsibility for the use of the money which he had made, or intended to make, still weighed upon him. He knew that to some extent he was regarded as a close, avaricious man, and, in the course of his life, had occasionally remarked to some of his more intimate friends that they would some day find out that he was not hoarding money for his own sake, but that he had a divine inspiration not to give it away indiscriminately to the importunate, the impudent and lazy; that the wealth which had rolled in upon him was only his to use for God, and to fulfil his mission it must be used with care, and not lavishly distributed to all who would like to share in it. Mr. Hopkins sometimes used very homely language and illustrations, but they were very much to the point, and one so true to human nature, as well as the swinish nature which he described, that we give it a

place here. The conversation occurred only a few days before his death. Speaking with his gardener, an old and faithful dependent, he said, "I am beginning to hate this place" (Clifton), "because it does not bring in any money; I hate everything that does not bring in money." Then, after a while, he suddenly asked, "Did you ever feed hogs? If you have, you must have seen how the strongest ones will seize upon the ears of corn and carry them off, while the weaker ones follow them, squeaking, in hopes it may be dropped, and that they may get all or a part." The gardener admitted that it was "jes' so." "Well, then," said Mr. Hopkins, "I am like that strong hog—I've got the big ear of corn, and every little piggish rascal in Baltimore is bound to steal it or get it from me some way if he can." Of course, the gardener could not readily admit that his kind employer was one of the strong swine; yet the simile was too striking to be controverted. After a silence of a few moments he asked again, "Do you think a very rich man is happy?" To this the gardener answered, "Extreme poverty is a sad enough thing, but I suppose very great wealth has its troubles, also." "You are right," replied Johns Hopkins. "Next to the hell of being without money is the purgatory of having too much. I have a mission, and under its influence I have accumulated great wealth—but not happiness." It is rather sad to think that so conscientious and well-meaning a man was not able to enjoy his life; but there were some peculiar reasons for this in his case. One was that he had no true family life, and another was a sort of morbid mentality, which made him excessively sensitive to his responsibilities as a man of wealth; but could he now realize the benefits which he has conferred upon thousands of his fellow-men, who are ready to "rise up and call him blessed," we think he might experience some of that happiness of which he deprived himself while in life.

The trustees of the Johns Hopkins fund decided to locate the university within the city limits of Baltimore rather than at Clifton, so that they might have the immediate benefit of existing institu-

tions: such, for instance, as the "Peabody Library," containing 60,000 volumes, which was, by the consent of the trustees of that institution, made available to the university students; as also to derive benefit from the proximity to the Medical Institute (mainly technological) and the Maryland Academy of Sciences. It was these considerations which induced the trustees in the first instance to purchase two private houses on the southwest corner of Howard and Ross streets, which, with a temporary annex, served the purposes of the first students collected under the will of Johns Hopkins, and in the assembly room of which was a brass memorial tablet, presented by the Hon. Reverdy Johnson, thus inscribed: "To commemorate the bounty of Johns Hopkins of Baltimore, who, by noble gifts for the advancement of learning and the relief of suffering, has won the gratitude of his city and his country." The actual work of the university was inaugurated on February 22 (Washington's birthday), 1876. The object of the trustees, as they say in their first report, was "not to imitate or to attempt to rival any other college, but to make, if possible, a positive contribution to American education." In the report for 1881–2 we find that to some extent this has been done. Among other items mentioned is the fact that Professor Rowland, the instructor in physical science, who, as a member of the electrical commission, lately visited Europe, has constructed a new instrument for ruling "diffraction gratings" with most excellent results; and also his assistant, Mr. Hall, has made note of some new points on the action of magnets on electric currents. It was also by a member of this faculty, Dr. Remsen, that the true cause of the deterioration of the Cochituate water, used to supply the city of Boston, was discovered: various reasons had been assigned and abandoned to account for the disagreeable odor and taste of this water during the summer of '81; but it was reserved for a professor of the Johns Hopkins University of Baltimore to discover that the cause of this was not "dead fish," as had been supposed, but by a semi-vegetable growth, the "spongilla lacustris," or fresh water sponge. The

cause once made clear a remedy was easily applied, and the capital of New England was soon rejoicing in cleansed reservoirs and usable water. But a still more remarkable application of science was that process discovered by Prof. Dr. Martin, of the Biological department, whose researches in the study of the mammalian heart have resulted in enabling him to keep the hearts of mammals alive for five or six hours after the dissection and death of the animal, so that experiments upon the living organ in animals akin to mammary may be studied instead of depending upon the dead human body, or the unsatisfactory substitute of living batrachia. We might add other instances, but for so young an institution as Hopkins this is an excellent showing; no money actually coming into the hands of the trustees until the 18th of March, 1875.

Mr. Hopkins took care to provide for the support and encouragement of specialists in science, philosophy, and literature, after the manner of the great foreign universities, by establishing ten fellowships, with an *honorarium* of $500 per annum, for such as wish to devote their time to the higher branches beyond the regular university course, or to any special branch of human knowledge. There are also twenty free scholarships open to the competition of young men, natives of Maryland, Virginia, and North Carolina, and five free scholarships to applicants from any other part of the country. There are also some "two-year scholarships" open to competition from among the best-prepared youth of Baltimore City College; the successful candidates of this class receive a gift of $100 at the end of each of the two years, if their progress and conduct have been satisfactory. The number of students at the present time is over two hundred, with a staff of forty-three professors and teachers. Mr. Hopkins was not content with endowing this noble institution for raising the mental standard of the present and coming generations of Maryland: he had thoughts of mercy for the sick, the crippled; for physical affliction in any form, and especially when this was combined with poverty. He left over $3,000,000 for the purpose of erecting a hospital on the most ex-

tensive scale, and on the most approved hygienic principles. The plot of ground dedicated to this purpose contains about fourteen acres, and is located one mile to the eastward of the university. The central building containing the offices and public halls is an elegant building with tall towers, which can be seen from almost any part of the city. The buildings for the reception of patients, nurses' kitchen, autopsy and the medical school, number fifteen. There are twelve wards, divided so that not only men and women, adults and children, black and white, are separately provided for, but also different diseases have their allotted place. Of course the most perfect ventilation and all approved modern appliances are abundantly furnished. Part of the wards are for free patients, part for those able to pay. The buildings are (in external appearance) in the Queen Anne style, but the interior is more light and cheerful than most structures imitating that style of architecture. The extent of the hospital accommodations would seem to indicate that the trustees have great faith in the future growth of Baltimore, as the wards already opened exceed the demands of the present population. Mr. Hopkins was not a handsome man; there was nothing in his appearance or manners to recommend him to the *beau monde;* brought up in the faith of the Friends he was very apt, when he did speak, to express the plain truth in a way not always acceptable to "ears polite." But he was honest through and through, and much of what he did, which his contemporaries looked upon as mere selfish schemes for his own aggrandizement, was really done from one of the noblest motives—the desire to benefit the city of Baltimore. His external appearance was much against him, but future generations in the "monumental city" will not forget that "handsome is that handsome does." Mr. Hopkins' bequests for public benefits exceed all others—being over $7,000,000!

JOSEPH HARRISON, JR.

The subject of this sketch was born in Philadelphia, September 20, 1810. His parents were Joseph and Mary (Crawford) Harrison, natives of Gloucester county, New Jersey. Joseph led the ordinary life of a city boy, and obtained rather more than the ordinary amount of schooling, for he was of quick apprehension and studious in his habits, so that at the age of fourteen he had laid the groundwork, at least, of a fair English education. Subsequent to that period his only educational advantages consisted in attendance upon a night school for a short period during his apprenticeship, in which, however, he succeeded in mastering "Bonnycastle's Mensuration of Superfices and Solids."

At the age of fifteen he was, after a preliminary trial, apprenticed to Frederick D. Sanno to learn steam-engineering. At the end of two years, however, this apprenticeship was suddenly terminated by the business failure of Mr. Sanno. Joseph's indentures were cancelled and he was compelled to seek another situation. This, owing to his previous experience, he readily found, and also secured better terms than a mere beginner could have asked or obtained. His second apprenticeship was to James Flint for the term of four years. This employer was engaged chiefly in the making of cotton machinery, as well as all forms of stationary engines. In this work he soon acquired such great proficiency that the making of the most delicate machinery was intrusted to him, and before he had reached twenty years of age he had been raised to the position of foreman of the shop in which some thirty men and boys were employed. In this capacity he remained for two years after his apprenticeship had ceased, and then entered the works of Philip Garret, of Philadelphia, a machinist engaged in

very fine work, such as jewelers' lathes and presses for bank-note engravers, etc.

In 1833 Aurundius Tiers, of Port Clinton, Pennsylvania, requiring some machinery in his establishment, employed Mr. Harrison, who had then left Mr. Garret's, to make and put it up, which he did entirely to the satisfaction of his employer.

About this time the building of locomotives excited a great deal of interest and attention among machinists, as well as the people at large. All felt that the railroad was destined to play a great part in the development of the country, and that fortunes were to be made in the invention and manufacture of rolling-stock. In 1834, stimulated by curiosity, he one day visited the shop of Long & Morris, who for some time had been engaged in no very successful efforts to build locomotive engines—those which they did produce usually proving failures upon actual trial. Mr. Harrison here met, to his surprise, his old master, F. D. Sanno, who held the position of foreman in the establishment, and whom he had not seen for many years. Through the recommendation of Mr. Sanno he was offered and accepted a situation, and immediately began to apply his skill and knowledge to remedying defects in work which had already been produced, and this with so much success as to secure him in two weeks an increase of wages and an advance in position in the shop. Here he remained for a year and a half, and by practice and observation added much to his skill and knowledge as a practical draughtsman and builder of engines.

At this time the firm of Garret & Eastwick were showing considerable skill as locomotive builders, and in 1835 Mr. Harrison entered their employment as foreman. While here he designed and built for the Beaver Meadow Railroad Company the engine "Samuel D. Ingham," in which were introduced many novel features, among others certain new methods of reversing, chiefly inventions of Mr. Eastwick, and which were subsequently most successfully used in engines built by Mr. Harrison and his partners in Russia.

This locomotive, as well as many similar ones, proving successful, Mr. Harrison, although without capital, was taken into the firm, his skill and integrity being considered more than equivalent for a moneyed investment. In 1851 the firm turned out the famous engine "Gowan and Marx," in which all the improvements up to that time made were introduced. Among these was the use of four driving and four truck-wheels, the invention of Mr. Eastwick, and a new mode of equalizing the weight of the driving wheels—Harrison's improvement on Eastwick's patent. All American passenger engines now use these inventions, the discovery and introduction of which was due to the ingenuity and enterprise of this firm.

The "Gowan and Marx" proved to be the most powerful engine built up to that time. It drew one hundred and one loaded cars over the Philadelphia and Reading Railroad, for which it had been built. Many orders from this and other roads immediately followed, and the reputation of the firm steadily grew. Some of their engines, built for the Beaver Meadow Railroad, drew trains up higher grades than had ever previously been attempted either in Europe or America.

In 1840 two eminent engineers, Colonel Melnikoff and Colonel Kraft, were sent out by the Russian government to examine the railroad system of this country. The reputation of the firm of Eastwick & Harrison attracted their attention, and on their return to Russia, they were invited to undertake the building of locomotives and other rolling stock for the railroad then about to be built from St. Petersburg to Moscow, a distance of four hundred miles. After taking Mr. Thomas Winans, of Baltimore, as an additional partner, the firm, in December, 1843, concluded to contract with the Russian government for the sum of $3,000,000, the work to be completed in five years, and immediately established themselves in St. Petersburg, as one of the conditions of the contract was, that the work was to be done there and by Russian workmen, or at least by such as could be found on the spot. The contractors

found themselves surrounded with difficulties; they were ignorant of the language of the men they were compelled to employ, and unfamiliar with the business methods of the government they were serving; but with true American determination, and with the most absolute integrity of purpose, they began and carried forward their work with such energy that it was completed to the entire satisfaction of the government, and paid for more than a year in advance of the time specified in the contract.

In the meantime other orders had been received, amounting in the aggregate to more than $2,000,000. The most important of these was a contract for building a cast-iron bridge over the Neva, one of the largest bridges in the world, and which was finished in the year 1854. On the opening of this bridge Joseph Harrison, Jr., received from the Emperor Nicholas, as a mark of his esteem, the ribbon of the Order of St. Ann, to which was attached a massive gold medal bearing on its face a portrait of the emperor, and on the reverse the motto, in the Russian language, "For zeal." Even before this the emperor had given many evidences of his favor. In 1847, in company with his son, the Grand Duke Constantine, Prince Paskewitch, and other high officers of the government, he visited the works of the American contractors in St. Petersburg, and, after spending many hours there, sent to each member of the firm a splendid diamond ring.

Before the completion of the first contract a new one was entered into with Joseph Harrison, Jr., Thomas and William S. Winans, to maintain the running order of the rolling stock of the St. Petersburg and Moscow Railroad for the period of eleven years. This contract was completed in 1862 to the entire satisfaction of all parties concerned, and Mr. Harrison returned to the United States, and to his native city, to enjoy in well-earned repose the fruits of his industry.

But to one of his active mind idleness was not repose, and he was speedily engaged in the invention of the boiler which now bears his name, and which secures absolute safety against explo-

sion. Large numbers of the Harrison boilers are now in use in various portions of the United States, and many testimonials as to its merits have from time to time been given scientific and industrial organizations throughout the country.

Mr. Harrison has thoroughly mastered the whole subject of steam-boilers and locomotive engineering, and made many valuable contributions to the literature of the subject, among others a work entitled: "The Locomotive Engine and Philadelphia's share in its Early Improvement," published in 1872, with illustrations.

At home once more, he employed his large wealth in building for himself one of the most beautiful residences in the city, with homes for his children immediately adjoining. Here, with the gems, statuary and pictures purchased abroad, as a nucleus, he established the finest private art-gallery in the city. Among the treasures which he most highly prized were portraits and busts of the Czar and other Russian dignitaries with which he had been presented. In art he was a connoisseur of no mean ability, and was most liberal in encouraging the talents of native artists. He was the owner of some of the finest works of Rothermel, Hamilton, Read, Richards, May and others; many great canvasses adorned the walls of his gallery; among the most important of these were West's "Christ Rejected," and Vanderlyn's "Ariadne."

Shortly after his return to Philadelphia, while the venerable artists Rembrandt Peale and Thomas Sully were still living, he gave to each a commission to paint the portrait of the other, and when the works were completed, invited the artists to his home, where he had gathered a large company of guests to meet them, and thus do honor to the two octogenarian representatives of American art.

William Harrison always derived the liveliest satisfaction from his recollections of his early career, and ever upheld the dignity and honor of his vocation. In a poem addressed to his children he sang the praises of iron and iron-workers. He also commissioned Christian Schuessele to illustrate on canvas the legend of

King Solomon and the iron-workers, the legend being that, when all the great men of the kingdom had assembled to celebrate the completion and dedication of the Temple, a mighty smith, the iron-worker, was by King Solomon awarded the place of honor at his right hand as having been most useful in the accomplishment of the great work. This is the finest work ever painted by Schuessele, and is among the finest in the Harrison collection.

Mr. Harrison was a public-spirited citizen and did much towards decorating Fairmount Park, and many of his finest paintings were from time to time placed on exhibition in the public art galleries of the city. For many years he had been a sufferer from Bright's disease, and of this, on March 27th, 1874, he died. He was married to Sarah Poulterer, December 15th, 1836, and his wife and six children survived him.

EX-GOVERNOR LELAND STANFORD.

LELAND STANFORD is best known as the President of the Central Pacific Railroad. Besides the gold and silver kings of the Pacific coast, there is another class of magnates who have derived most of their wealth from early connection with the Central Pacific Railroad. Ex-Governor Stanford is one of these; and he is now valued at rather over than below $20,000,000, which for all practical purposes is just as good as $100,000,000. He is the fortunate possessor of fourteen thousand seven hundred and thirty-seven shares of Central Pacific stock, valued at $10,000,000; he has $5,000,000 in the Southern Pacific, and is interested in other railroads to the value of $2,000,000. In the inventory of taxable personal property the diamonds and other gems of himself and family amount to nearly $400,000. On one occasion, while in London, when Mr. Stanford and wife visited the theatre, Mrs. Stanford wore diamonds to the value of $100,000. The value of the real estate owned by Mr. Stanford is not accurately known. He also has an extensive interest in the Golden Gate Woollen Mills in San Francisco. A specimen of the fine work of this industry he presented as a memento to the Marquis of Lorne and the Princess Louisa, on their recent visit to California, in the shape of a pair of exceedingly fine, soft blankets, very suitable for the climate of Canada. Mr. Stanford never soiled his hands with the pick and shovel of the early emigrants to California; he believed there was money to be made in other ways, and he bided his time, commencing his business life in California as a merchant in the vicinity of a mining town in Placer county. The profits at that time on all kinds of assorted goods were enormous, and the farther the miner was from the port of San Francisco the more he

LELAND STANFORD.

had to pay for clothes, implements of labor, spirits, tobacco, and for all the necessaries of life, as well as the few luxuries which could be transported inland. Money doubled itself quickly in the hands of those early traders who followed in the trail of the miner, and Mr. Stanford's capital soon increased sufficiently for him to venture on competition with the larger dealers in the port. Here, in San Francisco, he entered into partnership with an established firm in the wholesale trade, in which he was equally successful; but he had not yet found his true sphere. Politics was undoubtedly his forte, and, since his residence in the city, he had interested himself in both local and State politics, sometimes acting with one party, and occasionally, when local feeling set strongly the other way, acting with the opposite. But, as the crisis of the country approached, and statesmen, politicians and demagogues began to take sides in the approaching conflict, Mr. Stanford had the shrewdness to seize the current at its flood, became a pronounced Republican, and, in consequence, received the nomination in 1861 for Governor for the State of California. He was now in his element; and here, while acting in a broad spirit for the best interests of the State, he also laid the foundations for the fortune since acquired in railroad stocks and bonds. From the first he favored the building of the Central Pacific Railroad, and worked judiciously to forward its completion.

More fortunate than some of those early connected with the scheme of uniting the West to the East, he has known how to use his opportunities to his own benefit, which those early workers to the same end, G. D. Judah, L. A. Upson, editor of the *Sacramento Union*, and its proprietors, Anthony Morrill & Larkin, failed to profit by. In the early days of the civil war, 1861–2, mining was not as profitable as it had been, and the agricultural prospects of the State were very low. Two seasons of destructive floods, succeeded by one of excessive drought, had discouraged the farming population; the statesmen and capitalists of the State were looking about for sources of investment, and they first thought of mak-

ing California a manufacturing commonwealth; but what was the use of manufactures, without an available market for the productions of the loom, or the artisan's shop. The obvious relief from the dilemma was a railroad which should connect the Golden State with the densely populated cities of the eastern section of the country. Strange to say, it was Sacramento county, and not San Mateo, which took the initiative in the movement. Sacramento had suffered immensely by the floods, and the road was a matter of life or death to people whose only hope of future prosperity was a market for their productions. This comparatively poor county subscribed $300,000 to the road. Leland Stanford was prominent among the San Franciscans in offering aid and sympathy to the dwellers in the valley; and his political position enabled him to give effective help by his representations to Congress—for it was never deemed possible that private enterprise could carry through such a gigantic work. Subscriptions were made to show the genuine spirit of the people, but the Central Pacific Railroad Company could have gone but a little way without the loan of the nation's credit, which was obtained by the representations of such men as Leland Stanford; and Congress was induced to advance the enormous sum of $25,885,000 to the projectors of the western portion of this transcontinental road. This bill was pushed through Congress as "a war measure," and it is not difficult to see how those who were in the magic circle from the start had ample opportunities of accumulating immense fortunes. Mr. Stanford was one of these. He furnished the brains of the company, and for twenty years was one of the leading figures in it. His peculiar genius enabled him to use both political parties as best served his purpose; and politics was intimately mixed with the management of the Central Pacific, just as it was with the Union Pacific; the railroad kings on each side of the continent emerging from the management with colossal fortunes, and *some* of them with untarnished names. He is described as having by all odds the strongest face of any of the Central Pacific managers. His expression is a

curiously absorbing one, and he has been seen to sit through a roaring farce and a tragedy the same evening, without the slightest gleam of interest on his heavy features.

One tangible evidence of Mr. Stanford's wealth is the handsome residence which the ex-governor has erected on "Nob Hill," the crowning elevation at the head of California street. It is the costliest house on the Pacific coast, and stands on an eminence 300 feet high—220 feet higher than Murray Hill in New York. This hill rises very abruptly from the vicinity of Kearney street, and is at present the most fashionable site for palatial residences. A stranger to the place would wonder how the dwellers on this eminence reached their domiciles; and not a few have been as perplexed as was the Chinaman, when he saw the cars ascending and descending without any visible means of traction, and his description is too good to be lost in the ephemeral literature of the periodical press. Standing on the corner of Sansone and California streets, he thus expressed his astonishment: "Melican man's wagon no pushee, no pullee; all same, go top side hill like flashee!" Horses *can* ascend Nob Hill, but the residents habitually use the endless cable cars, whose machinery is out of sight of the casual observer. Mr. Stanford's, like the other expensive mansions on Nob Hill, has elaborate and costly foundations, or lower stories of stone, but the superstructures are of wood. This is a necessary precaution against the slight shocks of earthquake with which that region is not infrequently visited. In many cases, the terraced approaches to these elegant residences have cost as much as the buildings; rocks have been cut through, side hills buttressed, and artificial devices to make the approaches correspond in elegance to the gorgeous homes of the railroad kings, have eventuated in the expenditure of millions of dollars.

Stanford's mansion is surrounded by the most expensive wall in the city. The rear of the lot is fully forty feet above the level of Pine street, and this immense mass of earth, which is soaked regularly every day with water to keep the turf green and fresh, must

be held up by the great wall. It is built of granite and Angel Island stone—hard and blue, and impervious to the elements. It is of great thickness at the base, and is anchored by huge iron girders, which are riveted into the solid rock of the hillside. It is only about a year and a half ago that the original wall, much higher than the present structure, began to show signs of weakening. It was torn down, and the present wall, reduced in height and greatly strengthened, was substituted for it. The place now looks remote from ordinary human interest, and this impression is strengthened by the padlocked gates and closely-drawn blinds. The house is deserted about ten months in the year, and generally wears the look of isolation which is so characteristic of the marble palace of A. T. Stewart, on Fifth avenue, New York.

More recently Mr. Stanford has come to New York city, and his business office is on the eight-story front of the "Mills building" on Broad street. Not many of our millionaires have turned authors; but ex-Governor Stanford is virtually the author of a most interesting book on the "Action of the Horse in Motion," although two other persons took a share in its production. The origin of its inception is as follows: While in California about 1870–71, Mr. Stanford possessed among his numerous fine horses a remarkably fast trotter named Occident. This animal had a most remarkable stride, twenty-three to twenty-three and a half feet, and watching this extraordinary animal, his owner became convinced that at certain instants the entire body of the horse was free of the ground, but so rapid was the motion, that it was difficult for lookers-on to agree as to the fact. In 1872 a photographist named Muybridge was employed by Mrs. Stanford to take views of the house and grounds, and the ex-governor talked with this artist as to the possibility of taking instantaneous views of moving objects, hoping that his favorite trotter might thus be taken, and the question of the precise action of "the horse in motion" be demonstrated on the photographer's plate. The artist thought it could not be done, that a "blur would be the only re-

sult." Mr. Stanford, however, insisted that with the very best apparatus, and an extremely sensitive plate, that the thing was feasible; and he offered to be at all the necessary expense to secure such improved plate and camera.

Among the other ingenious men employed in the car-shops of the Central Pacific Railroad Company was a Mr. Montague and a Mr. Pruiere, whom Mr. Stanford engaged to assist Mr. Muybridge in constructing an improved instrument, and the result was the taking of a picture of a horse in motion in about the fiftieth part of a second. The picture was imperfect and somewhat obscure, but it satisfied Mr. Stanford that the horse was really entirely off the ground when the impression was taken; but, as there was only one instrument used, and one picture obtained, it could not be decided how long the horse remained without touching the ground.

After an absence from California of several years, the artist returned to the Golden State, and was again employed on the Stanford estate, taking views of the improvements which had been made; he also announced that when in London he had learned that very highly-improved cameras had been made there, but being very expensive he had not provided himself with one. Mr. Stanford then authorized him to send to London and procure the very best at his expense. This was done, but the next picture of Occident showed a different position, which, however, did not militate against Mr. Stanford's theory, but suggested the idea to the latter that a series of cameras should be used to give the entire action of a horse in rapid motion, and not one portion of the gait only, as must always be the case with a single instrument, and he again authorized Mr. Muybridge to procure twelve instruments. The twelve cameras came, and were so perfectly arranged that a view was taken in about the five-thousandth part of a second. Afterwards twenty-four cameras were used. The most elaborate preparations were made to secure absolute perfection; a building was specially erected, backgrounds arranged and the machinery to control the operation, so as to ensure the cameras doing their

work in harmony, was carefully adjusted. On testing the arrangement it was found that the speed of the clock-like movement was not in precise accord with the speed of the animal, and Mr. Stanford then suggested that only the rapidity of electricity would be found sufficient. This idea, we believe, originated with Mr. A. N. Town, a well-known judge on the race-courses of the West. Again Mr. Stanford employed Mr. Muybridge to procure the services of practical electricians to assist in taking the pictures. To measure the stride of the horses, both in running and trotting, and other purposes, marked boards, measuring feet and inches, were laid between the cameras and the track. All the experiments and the services of those employed were made at the expense of the ex-governor, who was determined, if his theory proved correct, to give the results to the world.

When Mr. Stanford had definitely made up his mind to publish his book, he employed Dr. Stillman to assist him. Several horses were killed and dissected by the doctor so as to secure perfectly accurate illustrations for this interesting work, which was really written by the latter under the inspiration of his employer, Mr. Muybridge being still employed to take photographs under Dr. Stillman's direction. The machine combining the twenty-four cameras operated by electricity was called a "Zoopraxiscope." This, though the combined result of Mr. Stanford's ideas and consultations with several others, was patented in the name of Mr. Muybridge at the ex-governor's expense. And, to further protect all of this artist's rights, he allowed him to have an interest in the copyright describing it, though a third person employed by Mr. Stanford might also have claimed some interest in it. This was Mr. William Hahn, an artist from Dusseldorf, who drew from the photographs all of the anatomical pictures.

This book, "The Horse in Motion," is a very valuable contribution to science. It is a large, handsome quarto, containing over one hundred full-page illustrations, some of the pages containing many separate figures showing the position of the limbs and the

general action of the horse (and some other quadrupeds) in running, trotting, leaping, walking, etc. These are a most curious study, and fully confirm Mr. Stanford's theory, that, both in running and trotting, the horse is occasionally entirely free of the ground, a fact never before demonstrated, though sometimes discussed by turfmen and others. There is also a series of twelve colored plates showing the osseous and muscular development of the horse. These pictures were executed by a process known as photo-engraving. Several classes of persons will find much matter for thought in this volume, but to none has the revelations of the camera been so much of a surprise as to the artist world. One famous painter, looking critically at this collection of horses in motion, with an accent of deepest chagrin exclaimed, "Why, there never has been a horse painted correctly since the world began." And, in fact, he was nearly right. The conventional horse of the painter bears no resemblance, in the action of its limbs, to the realistic horse of the camera. The experiments were mostly made in 1878, on Mr. Stanford's private track at his country residence, Palo Alto, in California. The electric current was applied to open and close the shutters before the cameras, no other mode being found quick enough. The cameras were placed at the distance of twelve inches apart.

MARSHALL O. ROBERTS.

THE elements of romance, picturesqueness or the astonishing are all lacking in the career of Mr. Roberts. His was not a sudden leap from poverty to wealth, nor does his early career partake of the marvellous or adventurous. He had no wild frolics in his youth; no years of humble toil, like many of our California millionaires; in fact, there has been nothing very peculiar in his life, to distinguish at least its earlier portion, from that of thousands of business men throughout the country, and yet the name of Marshall O. Roberts was one distinguished by the unanimous respect of the community far above that of the great majority who started out in life on an apparently equal footing with himself. He was recognized as a man of sterling worth, whose death was a loss to the community; a man whose place could not readily be filled, and whose steady, progressive prosperity culminated in a fortune approximating to $10,000,000. Though there is nothing startling in his experiences, it may yet be well to follow the steps by which he attained to his social pre-eminence and pecuniary success. His early years were surrounded by favorable environments. His father was a highly respected and esteemed physician, named Owen Roberts, who came to this country from Wales and settled in the city of New York in 1798. The subject of this sketch was his youngest son, and was born at the paternal residence in Oliver street on the 22d of March, 1814. He received a good education and would have been sent to college, his father wishing him to adopt his own profession. But the young man's tastes did not run that way; he preferred a mercantile life, and after leaving school engaged as a clerk with a grocer in Goenties slip; shortly after he secured a position with a ship chandler. He

had not mistaken his vocation; he took an interest in his employer's business; was promptly in his place, active, alert, industrious, faithful to every duty, economical and careful in his habits; a shrewd observer too of all the people he had to deal with; affable and obliging, he made friends and saved money at the same time, so that even before he was of age he found himself in a position to start in business for himself—in the same line as his employer. But the ordinary routine and profits of the chandler's shop did not fill the measure of his mercantile ambition, and two years later, in 1837, he bid for and obtained a contract to supply the navy department with oil—whale oil was used at that time even for lighthouses. He did well with this, and his success highly encouraged him to seek a wider sphere for his future operations. Like all the successful men of our time, we might add of any age, he was not afraid of new ideas. Steam and anthracite coal were then coming to the front as material factors in the commerce of the country, and Mr. Roberts decided not to be left behind in making them tenders to his profit. He was among the first to help on the new era of "palace steamers" for the North river, building one of the finest boats for that service, which was long and favorably known to the travelling community as the "Hendrik Hudson." From steamboating to the railroad was a natural transition, and from organizing railroad companies to an interest in coal mines was an almost inevitable sequence. He was one of the earliest friends of the Erie Railroad and did much to help forward that great work, and at the same time put his energies into the development of the Scranton coal region, with such good judgment and success that in the result there were opened new vistas of profit to his discerning and prophetic eye.

At this time Mr. Roberts was in close friendly and business relations with Moses Taylor—a name known to every merchant of New York; and these two friends, with other allies, perceiving that the great coal region must have better freighting facilities to connect its productions with the future consumers, projected

the Delaware, Lackawanna and Western Railroad, and time has proved the wisdom of that enterprise, the stock of that railroad to-day being among the steadiest and best-paying in the market. Other roads, as feeders to this, received the benefit of his business talents and financial aid. With their various projects on hand, he had long previously enlarged his original business into that of merchant shipping; he sent out cargoes in different directions, and with such a just idea of adaptation to the different markets that his investments proved almost universally successful and added largely to his wealth. No sooner had the new trade sprung up with the settlers on the Pacific coast than Mr. Roberts was ready to take a hand in that enterprise also. He was the first to make a contract with the United States government to convey the mails to California via the Isthmus of Panama. With him were associated in this enterprise Messrs. Prosper M. and Robert C. Wetmore, Howland, Aspinwall, George Law and some other capitalists. This company was known as the "United States Ship Company," and it undertook to convey the mails from New York to Aspinwall, with a sub-arrangement for the Pacific Mail Steamship Company to transfer them from Panama to San Francisco; Mr. Roberts was a heavy stockholder and director, George Law being made president. This arrangement continued for four years, when Mr. Roberts secured a controlling interest in the stock; Mr. Law withdrew, and the former was chosen president. Of course other commercial interests were combined with this mail service. Another line of steamers was created as aids to this main enterprise, plying between New Orleans, Havana and Aspinwall. Quite a fleet of steamers was built, large sea-going vessels, which were afterwards destined to patriotic uses by the course of events a few years later. It was this combination which Commodore Vanderbilt attacked, and finally forced to sell out—an account of which is given elsewhere.

Mr. Roberts having withdrawn from the "Pacific Mail" enterprise, found himself at the outbreak of the civil war with a number

of these fine large steamers on his hands. He did not hesitate; clearness of vision as to present circumstances and the near future, with prompt decisive action, was a marked characteristic of the man. There was no doubt in his mind what course to take; loyal to the core, he also had that prescience which indicated to him the patriotic course would in the end prove the paying course. His first action was highly commendable. When Fort Sumter was assailed by the Confederates, and Major Anderson with the United States troops was besieged and in want of supplies, Mr. Roberts fitted up his steamer the "Star of the West" with provisions and sent to their relief. That the commander was unable to execute his commission does not detract from the good intention of Mr. Roberts. A still more munificent act was his raising at his own expense one thousand men, which he sent in his fine steamer the "America" to Fortress Monroe to reinforce the garrison there. These generous gifts naturally propitiated the government and drew attention to the fact that Mr. Roberts had many steamers to dispose of, and as the United States was sadly in need of transport vessels a market was soon found for them, and the advantage was mutual. Mr. Roberts also showed his desire to sustain the government in another practical way, and which some persons at that period thought a great risk, by purchasing a large quantity of United States bonds when below par (at 90); but in this, too, good feeling and good judgment were combined; the shrewd Stephen Girard of Philadelphia did the same thing when the government was in a far more desperate strait, during the war of 1812–14.

But perhaps there has been no public enterprise which required in its projectors more of the elements of faith, perseverance and courage, than that of laying the Atlantic cable. When this grand work was first mooted of course there was no experience (on so large a scale) by which the company could be guided. Science was certain of its theory, but in practice what obstacles might not arise? How much time and money must necessarily be expended

in experiments! and then, would it ever pay? That is the question, on the probabilities of which every business man says "Yes" or "No;" we have said Mr. Roberts was never afraid of new ideas, and this one of immediate communication with the Old World struck him favorably. So the question, would it pay? He had only to recall his own experience, and, remembering the numerous occasions when, as shipping merchant and on other business matters, it would have been to his interest to have paid large sums for early advices as to the state of foreign markets, he naturally concluded that other merchants and financiers must have had similar experiences. Here then was a whole class who would use the cable. In addition, there was the increase in immigration, which formed one favorable factor, and still more, the fashion of American travel to Europe, which would make the cable something more than a luxury—a necessity. In brief, Mr. Roberts went heart and soul into the enterprise of connecting the two hemispheres by the sensitive electric cord; and if the first experiment was a stunning disappointment, and other disasters followed, these only stimulated him and his more prominent co-workers to overcome the difficulties; and it eventually paid. It is the men of quiet courage who have everywhere subdued nature, and wrought the miracles of modern civilization.

The next object of importance which occupied the thought and energies of Mr. Roberts was the building of the Texas Pacific Railroad, and in this he was associated with the well-known Colonel Thomas A. Scott. In this project he put nearly $2,000,000; then, at the other end of the Union, in the North, and even in Canada, he had large interests in other roads. After close investigation we have found no record of his judgment being at fault in any of these investments. He had a sagacity for business affairs amounting almost to the surety of instinct. In addition to all these other interests, Mr. Roberts was also a large owner of real estate, his property of this kind lying in the most fashionable part of the city.

In politics Mr. Roberts had not the same success as in business. Commencing life as an ardent adherent of the Whig party, he possessed the confidence and esteem of its most eminent leaders, and in national affairs he often sat in confidential council with Henry Clay, Daniel Webster, and more particularly those Whig statesmen prominent in his own State. It is said that his name was frequently proposed for public nominations, but that he almost always declined to permit it to be used, though on two occasions he did, and was defeated. But in this connection we may mention that two of his earliest and most familiar friends, the brothers Wetmore, were very successful in politics; one of these was a Democrat and one a Whig, so that either the one or the other was usually in office. It was under the administration of President Tyler that one of the Wetmores was naval officer of the port of New York, and gave to young Roberts a very profitable contract for furnishing the supplies needed in that department; and this may be said to have been the starting-point from which his future fortune was made. It was in 1853 that Mr. Roberts permitted himself to be nominated for Congress, by the then moribund Whig party; that he was beaten by the Democratic candidate was no fault of his; probably no other Whig would have had any better chance of election at that period. After the dissolution of the Whig party Mr. Roberts naturally gravitated towards the "Free Soil" faction, which finally developed into the "Republican" party; and when the first National Convention of the adherents of the latter were called to meet in Philadelphia in 1856, he was present as a delegate. This convention nominated John C. Fremont for the Presidency. During the civil war Mr. Roberts was a personal friend of President Lincoln, and, as has been narrated, made every effort to sustain the Administration. When the assassination of President Lincoln occurred, he immediately forwarded his check to Mrs. Lincoln for $10,000, which was his part toward the fund of $100,000 which the merchants of New York proposed to raise for her benefit.

It was in 1865 that Mr. Roberts was nominated for Mayor of New York; the time was unfortunate, as, instead of one antagonist, he had to contend against three, of which John S. Hoffman, a very popular politician, was one. Mr. Roberts was the candidate of what was known as the "Union" party in local politics, and was also indorsed by the "War Democrats." Mr. John Hecker was nominated by the Citizens' Association, and Mr. C. G. Gunther by another faction, the McKeon Democracy, while Mr. Hoffman represented the old-time "Bourbon" Democracy, and proved the winning man. Yet the result showed very plainly the high estimation in which Mr. Roberts was held by his fellow-citizens. The total number of votes cast at this election was 80,523, of which Mr. Hoffman received 32,945; Mr. Roberts, 31,611; Mr. Hecker, 10,170, and Mr. Gunther, 5,797. It will thus be seen that while Mr. Roberts only fell short some thirteen hundred votes of an election, two of his opponents combined did not equal his constituents by 14,743. Politics was not Marshall O. Roberts' role. He never could adapt himself to the part or demean himself to the practices which sometimes appear necessary to conciliate certain portions of the voting population of New York; but he was sustained even on this occasion, by what we are accustomed to call the "best people." That he was not an expert in ferreting out the tergiversations of the scheming, unscrupulous politicians who formed the "Tweed Ring" in New York, must be presumed from the fact, that he was one of those who signed the "whitewashing" report on Controller Connelly, when that official's accounts were investigated, just previous to the fall election of 1870. His truest life was in his business transactions, but it was not all of his life; he was a generous patron of art, and in the family and social life considered a model man. In addition to all the other enterprises and forms of business with which he was identified, Mr. Roberts acted for many years as President of the North River Bank, of New York.

From his earliest youth he delighted in pictures, but during the

first half of his life there was comparatively little which could be called true art in this country, and the importation of foreign paintings was in very unreliable hands; hence, our amateurs in New York, who trusted to the great names with which foreign pictures were almost invariably labelled, were often sadly imposed upon. But Marshall O. Roberts was not of this class; he did not buy pictures on account of their indorsement by dealers, but he bought what pleased his own eye—what gave him pleasure; hence, if in his first essays he did not always select a picture which would meet the approval of the experienced connoisseur, he was at least not deceived, it suited him, and that was enough; but, by the time he was located in his fine residence on Fifth avenue (two large houses combined), his taste had improved by experience, and the facilities for procuring really fine paintings were greatly enhanced; while native talent, which he really liked best to patronize, was developing with rapid strides. He had for many years before his death one of the most valuable collections in the city, the number in his gallery being over 300, and its estimated value over $750,000. Mr. Roberts bought his pictures to keep and to enjoy; he never had the idea paramount with so many connoisseurs, of buying paintings on speculation, and waiting for a rise in their value to sell again. Some specimens of his collection have been purchased to oblige a needy artist, for it was very difficult for him to refuse appeals of this sort; and it is well to remember, that if an artist is poor, it does not follow that his work is. Mr. Roberts looked upon his pictures as he did upon his friends, and took a real human interest in them. On more than one occasion he has been advised to "weed out" his gallery, but he was too much attached to his pictures to think of this; they all had a history, and some had become very dear souvenirs of the old days when he was not a millionaire. He himself said of some of his early purchases: "They are to me like old friends, some of whom have not been successful in life; but I do not therefore disown them. I like them to come and see me, even if they are shabby, and there are

shabby pictures that I like too; I shall never sell them." But the latter-day pictures are not of this class. The very best of the American and foreign art have a place by the side of these "shabby old friends," and perhaps nothing better than this regard for his early selections shows to advantage the essential qualities of the man, who has no sham about him; and whose old friends, even if not successful financially, could rely with perfect confidence that they would not be cast aside in favor of some pretentious parvenu. Mr. Roberts was most liberal to the public in the use of his gallery, permission to visit it being freely accorded to any who applied. He was equally free in loaning them for public exhibitions, for charitable or festival purposes. American artists lost an appreciative and generous patron when Marshall O. Roberts died, and could visit their studios no more. In the Metropolitan Museum he took great interest, and we believe contributed to all of its "Loan Exhibitions." At the time of his death, several of his choicest and most valuable pictures, both foreign and American, adorned its walls.

Mr. Roberts was a member of the Union League Club, which he joined principally from motives of patriotism when it was first organized; but he was not a habitue of that, or any club; his tastes were essentially domestic, and his pleasure was found at home. He was thrice married. His first wife, whom he married early in life, was a retiring lady, of whom society saw little. His second wife was the widow of Mr. Irving Van Wart, of Hartford, Conn. She was a refined and accomplished woman, particularly active in schemes of Christian benevolence and charity. Through her efforts mainly was organized those two excellent societies in New York city, the Women's Christian Association, and the Home for Working Girls, and to place this on firm basis, Mr. Roberts donated $40,000. He was equally fortunate in the selection of his third wife, who still survives him. She was a Miss Endicott, a direct descendant of Governor Endicott, of Massachusetts—one of the original "Mayflower" stock. This lady is also active in

every good word and work, and an ornament of society. Mr. Roberts left four children—a son and daughter by the first wife, a daughter by the second wife, and a young son by the last.

The will which disposed of so large a property was anxiously looked for, and scanned by various associations which hoped to profit by bequests. These, however, proved to be small in comparison with the liberal manner in which he donated money in his lifetime. The great bulk of his property went to his immediate family. To his wife, he left his extensive mansion on Fifth avenue and Eighteenth street, and an income of $40,000 annually. To his eldest son and daughter, and the daughter of his second wife (Mrs. Ames Van Wart), he bequeathed an income of $12,000 a year; while a codicil gives to the young son of his widow a provision of $6,000 per annum after he shall have attained his fifteenth year, and $12,000 per annum after attaining his majority; he is also made the residuary legatee. The sum of $14,000 was left in legacies to various religious and charitable societies, including one to the Calvary Protestant Episcopal Church, in which he worshipped during the latter years of his life; for many years previously he was an attendant at the Broadway Tabernacle.

Mr. Roberts had attained the age of sixty-six years the spring before his death, which occurred in 1880 at Saratoga, where he was spending part of the season with several members of his family. He suffered an attack of apoplexy, which he survived only a few days. His funeral, which took place in New York city, was attended by the most eminent persons, both from social circles and political ranks; the venerable Peter Cooper (since deceased) and the Hon. William M. Evarts were among the distinguished pall-bearers. Seldom has New York witnessed a more numerous gathering of men of solid worth than on this occasion. Many men have strongly attached friends who have also bitter enemies, but, in regard to Mr. Roberts, there appears to have been no dissentient voices. His worth was universally recognized, and his public spirit, private charities and unostentatious life re-

ceived full recognition from all sources. Even in what some would think an unimportant matter as a test of character, his friend, President Arthur, found occasion to eulogize him; he said: "I have known him and his family for nearly a quarter of a century, and have always admired, not only his business ability, his charitable disposition, and the good old Whig and true Republican principles which he so zealously espoused, but also, that *at election times he always came promptly forward, unasked, and deposited his generous contribution.*" Could a politician's praise be more emphatic?

In reviewing the life of Mr. Roberts, the query arises, What it was in the mental composition of the man which enabled him to outstrip in the race of life so many of his early friends and fellow-citizens who started with equally good prospects at the same period of time? They enjoyed the same general advantages which he possessed, and he was subjected to the same fluctuations in trade—the "good" and the "bad" times, etc.—in which all others participated. In considering this point, we find a partial explanation at least in this fact, that he possessed one characteristic which is an integral part of the composition of all of our successful men; namely, the ability to grasp several subjects at once without confusion or distraction of mind. He had what we may call an expansive brain-power, which can take in all the necessary details of foreign commerce, of railroad projects, or other financial schemes, without overtaxing the nervous system. Those who cannot bear the strain give way, and those who can succeed. Another element which Mr. Roberts possessed was good physical health, and this will be found in nearly every case among our eminently successful men, who are either natural stalwarts, or else lithe, wiry men like Jay Gould, with nerves of steel and not overburdened with the emotional sentiments.

JOHN F. SLATER.

THE name of Slater is indelibly connected with the manufacturing interests of New England—we may say with the whole country, for to the ancestors of the present John F. Slater is due in very great measure the enormous development of the cotton-spinning and weaving interest in the United States. Mr. Samuel Slater, an uncle of the modern philanthropist, was a native of Derbyshire, England, where he learned the art of cotton-spinning from a partner of the famous inventor, Arkwright. He came to this country in 1789, and, learning that an attempt was being made in Providence to introduce the manufacture here, but that, through imperfect machinery, it had hitherto proved a failure, he sought out the principal operators, Messrs. Almy & Brown, and entered into an engagement with them to perfect their machinery and oversee the work. This he accomplished, although he had brought with him neither models nor drawings, calling alone on his native genius and his retentive memory to reproduce the machinery in use by Arkwright. He also added many improvements of his own. Three years later he erected a mill on his own account at Pawtucket, Rhode Island, and afterwards another at Cumberland.

In 1803 his brother John followed him to this country. He brought with him all the latest knowledge of improved machinery in England, including the newly-invented Crompton mule, which, with the recent introduction of the spinning-jenny and power-loom, gave a wonderful impetus to the production of cotton-cloth in New England. In 1833 the two Slater brothers bought out Almy & Brown, with whom they had been in partnership, and established mill-works on land which they had bought about

thirteen miles north of Providence. This was the nucleus of the future manufacturing town, since become famous as a centre of cotton-weaving, known as Slaterville. Here the elder John Slater lived until his death, in 1843. He and his brother had long before bought out another cotton-mill in the township of Griswold, Connecticut, since re-baptized under the name of Jewett City. John also owned similar property in the neighboring town of Hopeville. While Samuel Slater was the practical founder of the flourishing town of Webster, Massachusetts, which is composed of three manufacturing villages, started into life by his enterprise, he was the first person in the world to manufacture cotton sewing-thread, linen thread having been previously used. He also established the famous Amoskeag mills in New Hampshire. His only surviving son, Horatio, has added the manufacture of woollens to that of cottons.

John Slater left three children: John F., born in 1812, and the subject of this sketch; William S., now President of the Worcester and Providence railroad, and a daughter. The boys were thoroughly trained to a knowledge of the mill business, to which John F. early proved himself an adept. Before he was of age, he was placed in charge of the mill at Jewett City, and in this almost exclusively manufacturing village he resided, entirely devoted to business until 1840, when he removed to Norwich, which continued henceforth to be his permanent home. After the death of his father, he formed a partnership with his brother, William S., continuing to run the mills at Hopeville and Jewett City, subsequently buying up the mill property of their uncle Samuel's heirs, and greatly extending the business at Slaterville. The partnership of the brothers continued until 1872, when they divided their interests, John F. retaining the control at Jewett City, and that which he had separately organized with Edward P. Taft and others on the Shetucket river, near Norwich; this latter company was incorporated in 1869, with a capital of $1,500,000, and of this Mr. John F. Slater was elected president, which office he still holds; he is also one of the heaviest stockholders. This company built a new mill called

the Ponemah, in which the machinery was started in November, 1871. The Slater cotton-mills were all built in a peculiar manner, being only one story in height, but of immense length, so that at first glance one might take them for ropewalks. This Ponemah mill was nearly a quarter of a mile long, and under no other single roof is there so much cotton goods made anywhere in the country. The class of goods which is manufactured there includes percales, Victoria lawns, Nainsook checks and stripes, and ordinary plain muslins.

Mr. Slater undoubtedly inherited a wonderful talent for understanding and operating machinery; there was no part of the process of reducing raw cotton into a serviceable textile fabric that he did not thoroughly understand, and one of his prominent characteristics was the attention which he bestowed upon little things; it was the "little imperfections," which many others would have overlooked, which he said made the difference between first-class and second-class "cuts." He wanted no second-class in any of his departments. For over half a century Mr. Slater has been identified with the manufacturing interests of New England, and from the successful prosecution of the cotton-cloth industry the bulk of his fortune was made, but he availed himself of other sources; for many years has dealt freely in railroad and other stocks, and for years has been accounted the largest holder of such securities in the State. He has been frequently elected director of different railroads, but has always declined to accept, not looking upon such a position as a merely nominal honor, but as involving practical duties, which he felt he had not the time to fulfil.

In the spring of 1882 Mr. Slater made known his intention of devoting a solid million of dollars towards the education of the colored race at the South; but he may be said to have contemplated this step ever since the conclusion of the war. Realizing the menace to society by the admission of a recently servile race to the privilege of the franchise, and equality before the law, if they remained in ignorance, and likewise appreciating the fact that all

the appliances for their instruction and elevation as yet inaugurated were utterly insufficient, and stimulated by the noble example of George Peabody, he consulted with some of his old friends, those best capable of advising in such a matter; and of these friends, most of them were eventually designated as trustees of the fund. The instructions to the Trustees of the John F. Slater Fund were drawn up, and signed by Mr. Slater on the 4th of March, 1882. The following are the names of the original trustees: Rutherford B. Hayes, of Ohio; Morrison E. Waite, District of Columbia; William E. Dodge, New York; Phillips Brooks, Massachusetts; Daniel C. Gilman, Maryland; John A. Stewart, New York; Alfred H. Colquitt, Georgia; Morris K. Jessup, New York; James P. Boyce, Kentucky, and William A. Slater, Connecticut. The latter is the son of the donor, and William E. Dodge having deceased, his son, William E. Dodge, Jr., was substituted as a trustee. The letter addressed to the trustees, relating to the application of the fund, by Mr. Slater, after reciting the object of its creation to be "the uplifting of the lately emancipated population of the Southern States, by conferring upon them the blessings of Christian education," proceeds to indicate that the best mode to accomplish this is in the training of teachers, from among and of the race to be benefited. The official act, however, leaves the trustees a large liberty in the choice of means, but gives the not unnecessary warning that, as endowments sometimes tend to discourage self-reliance on the part of beneficiaries, or become a convenience to the rich instead of a help to the poor, Mr. Slater writes: "I solemnly charge my trustees to use their best wisdom in preventing any such defeat of the spirit of this trust!" Mr. Slater was a far-seeing and wise man. He realized the possible change of the conditions of society, and therefore introduced a clause, enabling the trustees to change their methods of application after the lapse of thirty-five years. But the fund was not to be diverted from the benefit of the colored race. It was also his expressed wish that no sectional or sectarian spirit should mar the usefulness of his

gift, and finally, he acknowledges in this remarkable document, that he was encouraged in bestowing this charitable foundation, by the eminent success of the administration of the Peabody Education Fund.

Some surprise was expressed that Mr. Slater should desire to have the act of incorporation passed by the New York Assembly, rather than by that of his native State of Connecticut, and he gave no reason for this, except that New York was the great financial centre of the country, and that three of the trustees were residents of it. The bill was introduced in the assembly at Albany by the Hon. A. M. Patterson; the only opposition expected was to the last clause of the first section, which says: "And the said fund shall be exempt from taxation of any and every nature." Of course there was a little flurry in the lobby, by those anxious to see if anything could be made out of this large trust fund, but the known character of the gentlemen concerned, dispelled such hopes almost as soon as formed, and no formidable opposition was raised. On the 12th of April, 1882, the bill was referred to the Committee on Charitable Institutions, was by them reported on favorably, was passed by both houses, and received the signature of the governor. It must have been very gratifying to Mr. Slater to learn, that very shortly after the passage of the act at Albany, the Senate of the United States, then in session at Washington, passed a resolution, thanking "John F. Slater for his gift of $1,000,000 for the purpose of educating the colored people of the South."

Mr. Slater still lives to enjoy the consciousness of the great good his gift has already begun to accomplish. The fund has been well invested, and on October 5th, 1882, only six months after the passage of the act, the finance committee of the trustees reported that the income would net between $50,000 and $60,000 per annum.

A correspondence was opened throughout the South, addressed to the best informed persons on the subject of education among the colored people, and from responses to these letters and other information, the schools and pupils to receive a share of the fund

was agreed upon, the distribution of the income taking place at the commencement of the school year in 1883.

John F. Slater is in personal appearance a tall, well-proportioned man, carrying himself with something of a military bearing; he maintains the old fashion of a smoothly-shaven chin, but wears short gray whiskers; it is not easy to think of him as an old man, although he has passed his seventh decade. He lives in a large comfortable mansion on "the plains," just beyond the hills, which cluster about the head of the river Thames—a short and pleasant drive from the business centre of Norwich. The house stands on elevated ground, which is reached by a circuitous path between fragrant shrubbery and tall trees, which partly shelter it from the gaze of the traveller when these trees are in full foliage. The house is large, but not built for show—its aspect is peculiarly home-like; from the porch, and still more from the upper windows, an extensive view of the city of Norwich and vicinity can be obtained. He has one son, William A., who is a recent graduate from Harvard, and is also a trustee of the great trust fund.

Mr. Slater is undoubtedly the richest man in Connecticut, but he has never chosen to let the public into the secret of how many figures it takes to write out the amount of his fortune. The property of the Slaters has been accumulating the whole of the present century; their business has been a legitimate one; there have been no speculative nor gambling proclivities in the family. And though they have bought railroad and other stocks, they have not haunted the exchange to trade on other people's losses. They have built up whole villages in the States of Connecticut, New Hampshire, and Massachusetts, and have employed many thousands of laborers and operatives. Such men, if they never gave away a cent in charity, are still a source of wealth to others, and a benefit to any community.

Mr. Slater died at his home in Norwich on the 7th of May, 1884. His only child, a son, Mr. William A. Slater, is his principal heir.

JOHN H. STARIN

JOHN H. STARIN.

THERE are few men more popular, within the radius of a hundred miles around New York, than John H. Starin, the ubiquitous "steamboat man." Every one who has sailed on the bay of New York, on Long Island Sound or the North river, in recent years, can hardly have failed to notice certain gay-looking steamers bearing to them, if they are strangers, a mysterious flag, marked with a star and the letters I N. From the frequency with which this flag appears on the waters surrounding the metropolis, especially in summer, when excursions are in vogue, one might easily presume that some great transportation company was the owner of these boats. and the visitor from a distance is usually surprised to learn, though nominally so, that they are nearly all owned by one man, and that his name is Star-in.

Steamboating was not the original occupation of this enterprising man, who was born in the inland town of Sammonsville, in Fulton county, in the State of New York, on the 27th of August, 1825, at which period his native town was in Montgomery county, of which Fulton now forms a new division. Young Starin received a good education, preparatory to the study of a liberal profession, and that which he chose was medicine, intending to practise as a physician; but, having made considerable progress in this study, he discovered that his tastes led to a more active life; something in the commercial line appeared to him the most desirable, but circumstances led him, about 1845, to establish himself in the drug business, in the town of Fultonville. Here he did very well, but of course it was not the place to make a fortune. He had the tact, however, to make his politics help him, and procured the appointment of postmaster, which he held during the latter part of

President Polk's administration, and till after the election of Taylor; but, having in that campaign worked very zealously for the election of General Scott, he lost the position of handling the mails as his reward.

If a druggist in a country town is a genial man, his store naturally becomes the focus of all the surrounding neighborhood for politicians and wiseacres of all kinds, and is often made a practical hall of debate, not only upon local affairs, but for all other subjects, including national politics. Hence Mr. Starin's political views were no secret to any one in Fultonville; and there are always plenty of people ready to send the news to Washington if an official incumbent so free-spoken as Mr. Starin is not in precise sympathy with the administration. However, the loss of this appointment was no serious matter to him; he simply devoted more time to extending his business, in pursuit of which he came to New York. Once in the whirl of city life, the drug business appeared to him too slow; the moving panorama of active life upon the water attracted his ambitious gaze, and he resolved to invest the capital acquired during thirteen years of drug-compounding, and the extensive sale of a patent medicine, in something that should float. He could not yet venture into very deep waters, financially or otherwise, so he commenced by hiring canal-boats to carry freight; and, prospering in this, he was soon enabled to buy boats, and thus save the rent-money, and, as he gained business and the profits increased, he built for himself new boats, adding to them such improvements as that kind of craft is capable of. But, though he had got his foot, as it were, upon the waters, canaling did not long satisfy him. The narrow boundaries of the canal seemed to bind down the natural buoyance of his spirits; it chafed him if he stood on the deck of a North river steamer and saw a fleet of his canal-boats crawling out into the Hudson, and down that beautiful stream, drawn along by an insignificant tug. True, canaling had brought him money, but the time had come to take a step higher. The canal-boats were sold off and the money in-

vested in steamers that could "go outside" and face the "ocean's roar," "on old Long Island's sea-girt shore," or elsewhere. Still, freighting was his principal business; to this he was accustomed, and for this only his first steamers were adapted. It was the gigantic development of the Coney Island traffic which first made him "see millions" in the excursion flotilla.

His immediate object, however, was not to establish a special line of boats to any particular point, but to supply steamers for hire to whoever wanted them, either to run on the river, the sound, or the bay. Eventually, however, having purchased for his own summer residence a group of islands situated in Long Island Sound, nearly opposite New Rochelle, he soon afterwards concluded that this location, less than two hours sail from the city, would make an excellent summer resort for excursionists. His own house is built on an elevated site, commanding a splendid view, and is not enclosed from the public, though it is not intruded upon by visitors to the grounds; a simple printed notice reading "Private," upon a tree here and there, suffices to define the boundaries, which the public do not disregard. This group of islands is in name abbreviated to one, "Glen Island;" it is a most lovely place. Projecting headlands stretch themselves out into the salt waters of the sound, while tall trees grow almost to the water's edge. The several islands are united by rustic bridges of artistic design; smooth lawns charm the eye, and flower plots are laid out in profusion; seats are everywhere—under the trees and in the sunshine; covered pavilions afford shelter from summer showers; restaurants, from the simplest dairy style, to the most elaborate dining-rooms, are scattered at reasonable intervals; asphalt paths lead in all directions; an elegant music-stand is occupied with a carefully selected band, and a promenade pavilion, having also seats and tables, is in close proximity. In one portion of the grounds is special provision for children and nurses. One island, approached by a neat bridge, is specially dedicated to parties bringing their own luncheon, so that the whole of the grounds are

not disfigured by open-air eating. There is quite an attractive zoological department, including an immense marble basin, in which sea-lions disport themselves; indeed, it would appear impossible to suggest any improvement in this charming resort. It is a restful place—one can be quiet there if he wishes; the place is large enough to accommodate many thousands, without any sense of crowding, and while the air is saline, the eye is enchanted with grass, trees, and flowers, free from the intolerable glare of the shelterless sandy beaches of Coney Island or Rockaway. This is peculiarly a day resort, the last boats leaving the island before dark, so that there is little temptation to the unruly element to go there. Knowing the taste of our Teutonic fellow-citizens for such rural picnicking as Glen Island affords, Mr. Starin has shrewdly placed, near the steamboat landing, and at intervals here and there, the seductive legend, "Klein Deutschland" (little Germany). If Mr. Starin had done nothing else for the public, we should esteem him a great benefactor in opening this safe and healthful resort to the weary and worn of the great metropolis. One hundred acres of diversified land and water scenery is nowhere more pleasantly and conveniently located than at Glen Island. That the people who can avail themselves of it think so, is shown in the fact that, in one year (1883), very nearly 700,000 visitors landed there.

One day, a year or two since, the writer was on a steamer in the bay of New York, when there was seen approaching a tug, drawing along a barge gayly decorated with flags of various kinds, with the well-known *IN flag at the fore. The tug was heading towards the Narrows; on its closer approach, music was heard, but strange to say, only here and there was a form visible, the deck-hands, and a few women; it seemed impossible that any excursion could leave New York with so few persons on board; the mystery was solved, however, when it was learned that this was a "baby excursion," and that hundreds of invisible passengers were on deck, but whose young heads were not high enough

to reach above the bulwarks, and thus, at even a short distance, they could not be perceived; and this kind of excursion was repeated every summer.

Since 1879 Mr. Starin has yearly indulged in the somewhat expensive pleasure of giving free excursions to those unable to pay for the luxury; as many as thirty per annum have been given for several years. Among those thus benefited have been the Union veteran soldiers and sailors, with their families; these generally make up about 6,000 people. The municipal police force and their families make a party of some 5,000. The New York newsboys and bootblacks are a lively lot of 2,000, numerically speaking, but to those who have the oversight of these irrepressible youths, their number frequently appears to be nearer 10,000. The steamers usually accommodate a full 5,000 on the annual excursion given to the very poor women and children of the Five Points. Going outside of New York, Mr. Starin has made place in his charity list for 3,000 poor, of families dwelling in New Haven, Conn. Various miscellaneous free excursions of smaller organizations are frequently added.

Then follows, less as a charity than as a compliment, and as a token of mutual good will, when Mr. Starin annually invites all his employés and their families to "make a day of it" at Glen Island, superadding a regular dinner for these 1,500 people. To the other free excursionists refreshments are also given, and bands of music cheer them on the glorious sail through Long Island Sound. The expense of these free excursions is not less than $8,000 per annum, but what an immense amount of pleasure, health, and good will is diffused among these thousands, which cannot be put into figures, or even words! One must look into the happy faces of these old and young participants to appreciate the benefit; and even listen to them in their homes, months afterward, when they are telling of the delightful holiday they had "last summer," and hear the expressions of anticipation of what they hope to enjoy again "next summer," to get an idea of how these trips are appre-

ciated. That it "may live long and prosper" is the ardent wish of all these beneficiaries, and thousands of less impecunious holiday seekers, when they think of the "Starin City, River and Harbor Transportation Company," and its honored president.

But Mr. Starin is not only one of the most energetic business men of the metropolis, but a clear-headed politician. His fellow-citizens discovered his merits for another sphere when they elected him to represent them in the Forty-fifth and Forty-sixth Congress (1877–79), in which he faithfully served the interests of his constituents, but did not like Washington well enough to desire a re-election. He is a typical American, and able to do a great many things well. He is not only "high admiral" of the great excursion interests of the metropolis, but he still keeps up his connection with the agricultural district in which his family originated; his investments are not all afloat upon the waters, but in Fulton county, and elsewhere, are various kinds of industries in which he is a large stockholder, and in these communities he has shown himself the generous giver, the same as in his dealings around New York and vicinity. Some one has truly said of him: "Mr. Starin is a kind of all-the-year-round Santa Claus." And yet, the more he gives away, the more he seems to make. But though a generous giver, no one need think to make an easy bargain with him. In the matter of a trade, he can look after his own interests as efficiently as any man in the State. Mr. Starin's city residence is "up-town," among the handsome brownstone fronts, not far from Central Park. He has two sons, who may yet carry the *IN flag into broader waters than New York bay, the Hudson river, or the fairyland of Glen Island.

JOHN P. JONES.

NEVADA, or the "Silver State," lies entirely inland; it is part of the great interior American basin, which lies between the Wahsatch and Wind river range of mountains on the east, and is bounded on the west by the Sierra Nevada. It is a land of wonders. Its rivers rise and sink within its own borders. The rock formations embrace nearly every example of sedimentary or eruptive products, from the earliest era known in geology to the present time. Beside gold and silver, it produces lead, borax, salt, soda, sulphur, antimony, copper, cinnabar, gypsum, plumbago, manganese, cobalt, arsenic, magnesia, alum, nickel, nitre, iron, coal, isinglass and millionaires; the latter crop is perhaps the most remarkable of the whole. How many of those who originally started for California, and wrought there with varying success, eventually crossed over the line to Nevada, and with a few energetic strokes their fortune was made; and of these "silver millionaires" three have been elected and one appointed to the Senate of the United States. These three, Sharon, Fair and Jones, will long be remembered as the richest men in the Senate. The early life of Mr. Jones was passed in the State of Ohio, having been brought there an infant of one year old (in 1830), from England, the home of his parents. About the time of his majority, he followed the stream which was setting so strongly toward California, and, after a tedious voyage "round the Horn," landed at San Francisco in 1850. He lost no time dallying in that city of tents, shanties and heterogeneous adventurers, but struck out immediately for the best reputed mining locality he could then hear of, which happened to be the placer mines in Calaveras county, on the Stanislaus river; where he was diligently at work with his own hands in September of '51. He

did very well, was prudent and economical, saved his gold, turned it quickly into cash, and hearing of better prospects elsewhere, after a somewhat extended exploration, bought out a rich claim in Tuolumne county near Sonora, on Woods creek: but he was never contented with even a paying yield, if there was any chance to do better. In pursuit of the most prolific mines he visited all the mining localities of reputation in the State, including sites in Sierra, Butte, Nevada, Shasta and other counties. No work dismayed him: washing out gold in the cold streams of the hillside, digging with pick and shovel, prospecting here and there, availing himself of the first crude machinery for crushing quartz; hunting up mules to turn the old Mexican arrastra with its clumsy device for separating the gold from the rock; boring tunnels to get the quicker at supposed hidden veins; it was easier to tell what he did not do, than what he did, in his "search for hid treasures." Many years he thus toiled on with varied fortune, now "striking it rich" and then losing all in some vain effort to increase the value of a worked-out mine, or a deceptive lead. But with all these vicissitudes, in the long run, he kept gaining, until from hand labor he was able to speculate on the labor of others.

As soon as proper machinery could be procured, he entered upon a promising enterprise at Kernville, in Tulare county, California. Here he put up extensive and valuable hoisting apparatus and mills for grinding the rock-ore; the lead was believed to be very rich, but the excavations were soon flooded with water; and for over two years force pumps were kept continually at work, throwing out water at the rate of 10,000 gallons per minute. No trouble, time or expense frightened him, if the end was worth the expenditure. Only once did he acknowledge defeat, and that was at a place in Mono county, where he undertook to operate the Panamint mines, which made a good showing at first, and yielded enough to incite hope that the lodes would increase in value as greater depths were reached; but after following several disap-

pointing clues, these mines were abandoned as practically unproductive; and here the future Senator sunk several millions into the ground instead of taking it out. He now thought it was about time to try some other State; he went into Oregon, and found, not gold, but valuable gravel-pits, which paid handsomely. By this time the fame of Storey county, Nevada, reached his ears, and it was not long ere he was investing largely in Ophir, Savage, and Crown Point, and in these his first really great accumulations began. Nevada was to him, as to so many others, the *ultima thule* of his gold-seeking in the crude. Having done much to aid in developing these mines, not only for his own benefit but for that of the less wealthy stockholders, he began to turn his attention to other business enterprises, though he is reported as having expressed his opinion "that Comstock would revive."

Having in his various explorations over the country travelled thousands of miles over ungraded roads, on mule back and on foot, he was prepared to thoroughly appreciate a good system of railways. Had the Panamint mines proved a profitable venture, he had planned a railroad to connect them with the coast, a distance of nearly 400 miles. He did build the Santa Monica Railroad, in Los Angeles county, and several fine wharves, where thousands of ships and steamers have since found safe anchorage. He spent a vast deal of money in surveying other routes, especially one for connecting Nevada with the Southern coast line *via* Colorado. If the millions he has spent in projected improvements could now be added to his possessions, he might be rated at many millions of dollars higher than he is. His Santa Monica Railroad is said to have cost enough to have had every tie of mahogany, and every rail of silver; and it was sold out at a great sacrifice —about $1,000 a mile—to the Central Pacific. His ideas were too vast to be practicable; his easy faith in mankind made him a prey to sharpers, speculators of the impecunious sort, and to "friends," who cultivated him for the money he was so free with.

It is said by those who knew him in California, that he bought quantities of property which he had never seen, "every ranch that was offered him;" and of one in Nevada, into which he put a considerable sum, that it has never yet been located. Of course, no fortune, however large, can bear depletions like that. One of the most serious losses he experienced was in his purchases of stock in what was locally known in San Francisco as the "Sierra Nevada deal." Without any basis of realty, this stock, in the hands of certain skillful manipulators, of which Johnny Skae was the chief, was made to take a sudden jump from about three dollars a share to $275; "Jones got in at about $200 on the drop," and very shortly after the stock was selling below five dollars. The Bank of Nevada is carrying some of the stock yet (1883). What Mr. Jones could see and deal with personally he could usually make pay, but his mania for taking people at their word, without proof of the values they represented, was his financial undoing.

Mr. Jones' operations have not been confined to mining and railroads; quite heavy sums were invested by him in establishing artificial ice-factories at New Orleans, in Atlanta, Ga., and at Dallas, in Texas. It is said of the one in New Orleans, that he never saw it, and never but once or twice the party who induced him to invest in it; it certainly brought him no return on his money. Some of his investments have benefited the community more than himself; even when yielding a good dividend, the San Franciscans would be very sorry to lose the luxurious Homman baths, which he fitted up with the most complete and costly arrangements ever known in such establishments; these are located on Dupont street, and are one of the objects worth visiting in the city. A most beneficial project which he carried through was the redemption of some 12,000 acres of land, at the confluence of the Sonoma and Napa creeks. This marsh was subject to both saline and fluvial overflows, was not only useless, but a source of annoyance, and the generator of disease to the neighboring country. Sur-

rounding it with a dike to keep out the threatening floods, and with sluice-ways to drain it thoroughly, this American "polder," or reclaimed land, will cut up into 120 farms of 100 acres each, more fertile too, than any other section in the county of Napa, or perhaps in the State. The cost of this was very great, but it was one of the enterprises of Mr. Jones which has paid far better than pumping out subterranean rivers to get at non-productive mines. Many other useful works—such as the establishment of factories, the erection of buildings, and local enterprises, which have called for the employment of hundreds of laborers, and the diffusion of many millions of dollars, have caused Mr. Jones to be looked upon as a great benefactor to the States of California and Nevada. He has never had the slightest idea of hoarding his money; what these Western States have yielded him he has rendered back in works of substantial and permanent benefit—sometimes to his own loss, but never to the injury of others. Senator Jones has never been a mere money-getting machine; he has been an ardent student of political economy and of national affairs. He made his mark in the Senate by a very remarkable speech upon the remonetization of silver; and to those who sympathized with his political views, it appeared unanswerable. It is at least a natural view for one to take whose fortune has been largely derived from the silver mines of the country. In 1875–6 Mr. Jones was appointed Chairman of the "United States Monetary Commission," to take testimony as to the effect of the depreciation of silver upon commerce, and on the prosperity of the country, a work entirely congenial to him, but executed in a somewhat partisan spirit.

Mr. Jones has naturally a scholarly mind; he does not run to fast horses, cards, or yachts, but prefers intellectual pleasures, and the quiet of domestic life. He is entirely unpretentious in manner, and in the style of his dress; to meet him transiently, no one would suspect him of being a millionaire. When in New York, he usually stops at the St. James hotel, in which he had an interest

and lost some money. His fortune has dwindled considerably; the reckless generosity with which he invested his money, whenever a friend needed help to keep him afloat, was proverbial; but the Senator enjoys life, and is too busy to spend any time repining over non-productive investments. His fortune is now estimated by thousands instead of millions, but he has a very handsome income, and with from $50,000 to $100,000 is "as well off as if he was rich."

A characteristic anecdote is told of Mr. Jones during his early days in California. He had a friend there named Hayward, from Vermont. Hayward had a claim on a mountain-side that had shown no particular promise; still, he held on to it. One hot summer day, when the Red Hills were quivering with heat, Hayward came to see Jones. Said he: "Jones, I'm very near to a wonderful vein; I know it, I feel it, but I'm flat broke. I want $2,000; with that I will make both our fortunes." "Now, old fellow," said Jones, "I have known just 1,000 men who were exactly in your fix; they only needed $1,000, sometimes only $100, to make their eternal fortunes." But Jones could never refuse a friend anything if he had the money, so he finally said: "I will let you have $2,000; I have $3,000 buried under the fireplace; wait till the fire goes out, and I will get it for you—but mind, don't ask me for any more." When Hayward had got the money in his hand, he said: "Jones, when I strike the vein, I will give you a quarter interest." About a month after this interview, Jones was sitting one afternoon in his cabin, when Hayward suddenly burst in, looking as pale as a ghost. "Jones, my boy, I've struck it!" and sure enough he had; when they went together to examine the "find," Jones found that his friend had really struck that rare development, a "pocket" of almost pure gold, one of the richest ever found in California. Hayward sold it to Wells, Fargo & Co. for $5,000,000, and he was as good as his word; the day after the sale he made over to Jones the promised one-quarter—$1,250,000. It was the daughter of Mr. Hayward that Jones afterwards married. Mr. Jones is

reported as having recently expressed the opinion that the Comstock lode will be revived.

Like Senator Sharon, Senator Jones desires a re-election to the Senate, and it is understood that when the time comes they will be rival candidates. If eloquence can win the votes, there are few Western orators who would be likely to excel J. P. Jones in affluence of speech and plausible arguments. Long before he ever saw the Senate Chamber, he was famous for his impromptu speeches, his witty repartees, and capacity for pathos when that was seasonable. If Senator Jones is re-elected, it will not be through the influence of his money alone, but the belief of his constituents in his fitness for the position.

JAY COOKE.

One day in April, 1883, a looker-on in Wall street made the following observation: "About half-past three o'clock a tall, elderly man, wrapped in a spacious cloak of dark-blue that had evidently seen service, and wearing a broad-brimmed, light-colored, soft-felt hat, turned the corner of Broadway and came down the street. He did not attract particular attention, for in that locality people of all fashions and no fashion may be seen any day. Had he been generally recognized, it is safe to say that many heads would have been turned to observe him, and that no one would have passed him without a second glance. One person was seen to salute him, and that in a very cordial manner. Just as he reached the corner of New street, and in sight of the old 'Gold room,' he was met by Mr. S. Wilkinson, the veteran Secretary of the Northern Pacific Railroad. After a brief interview and apparently critical survey of the street they parted, and the stranger passed on down Wall street, and, turning into Broad, entered a banker's office; only one other person within this distance recognized him, and this was the President of the Metropolitan Elevated Railroad. After this no one was seen to speak with him, nor did he cast even a passing glance at his own old historic quarters on the corner of Nassau street. It is believed that it was his first visit to Wall street since the terrible failure of 1873–4. This apparition in the blue mantle and white hat was Jay Cooke! The man who manipulated more millions of Government bonds than any other individual in the United States, doing his country greater financial service in the space of a few months than all others combined."

Jay Cooke came rather curiously by his baptismal name. His

JAY COOKE

father bore the highly classical and liberty-inspiring name of Eleutheros, but naturally suffered much annoyance from the inability of the common mind to take in its meaning or properly achieve its pronunciation; an unacceptable nickname had hence pursued him through his boyhood and even into mature age. When he had boys of his own he therefore determined to give them names easy of pronunciation and incapable of abbreviation; hence his eldest was named Pitt, after "the great commoner," and his second, with whom we are more concerned, "Jay," after our own eminent jurist and statesman. Mr. Eleutheros Cooke was himself a lawyer of considerable reputation, being in his day considered the leading lawyer in that part of Ohio which includes the city of Sandusky. Indeed, the family have a very respectable record, extending back to that pious pilgrim, Francis Cooke, who was one of the immortal band which came over in the "Mayflower," and landed with the historic group on Plymouth Rock, on that eventful December in 1620.

This reputable ancestor, Francis, was probably in good financial condition, since we find, by the old records of the colony, that his was the third house which was erected at the settlement. In process of time his descendants scattered, some going to the south shore of Connecticut, and others braving the terrors of the wilderness and "going west," penetrating into what is now the northern part of the State of New York. Of these the direct ancestors of Jay occupied a portion of Washington county, Jay's father being born in Middle Greenville; but it was in Saratoga that he first commenced the practice of law. It was in 1816–17 that a number of families in Saratoga concluded to form a party of colonists and remove to the young but promising State of Ohio, and Eleutheros Cooke settled in the vicinity of Sandusky, where he speedily attained an eminent position in society and politics, representing his district in the legislature for many successive years. His affiliations were with the old Whig party, by whom he was also elected to Congress in 1831. In politics, as in his boyish days, he found

his name an intolerable nuisance, and in one instance a serious injury. Even at that early period there were a great many Germans settled in the river counties in which Mr. Cooke's district lay, and many of these voted for him with ballots on which the name of Eleutheros was incorrectly spelled, and the judges of election on one occasion threw out a thousand of these tickets.

Jay Cooke was born at Sandusky (then called Portland), Huron county, Ohio, on the 10th of August, 1821, and is consequently now in his sixty-third year. It was his father's intention to give all his sons a thorough education, but the mixture of politics with business had not proved so profitable with the elder Cooke as some later politicians have found it, and during his absence at Washington his business suffered; it was also a period of general depression, and during the recess he became aware that his financial embarrassments were likely to become very serious. An anecdote is told of this period which exhibits in a striking light the early force of character possessed by Jay. His father, being one day in a somewhat despondent mood, observed his three boys returning from school, and, half jocosely, half seriously, met them with a solemn embrace, saying, "Well, my boys, I find I have nothing left for you; you will have to go and look out for yourselves." The lads hardly knew what to make of this unusual and totally unexpected address; but, while Pitt and Henry said nothing, Jay very earnestly replied, "Father, I am old enough to work; I will go and earn money for myself." Apparently nothing more was thought of this incident by either of the four participants except Jay, who was then about thirteen years of age; but, though he made no more talk about it, he meant business. The very next day, instead of going to school, he started off to a merchant in the city whom the family knew, a Mr. Hubbard, and applied for a position as a clerk. Mr. Hubbard knew and liked Jay; he was also in want of a clerk, having just dismissed one for unfaithfulness; but "Jay was so young!" However, he was prepossessed in his favor. He asked the boy some questions; found he was quick and ready at figures,

wrote a fair hand, ambitious and anxious to be useful. So he ended by engaging him, provided he obtained his father's consent, but putting him at once to work.

When the brothers Pitt and Henry came home and reported to the mother that "Jay had not been to school," great was her surprise, and when he returned later in the day, after the closing of the store, she began to speak of his truancy; but he speedily set her mind at rest by the explanation that he was not going to be a burden on his parents any longer, and had already begun to earn money. The father, half vexed and yet proud of the boy who had so promptly taken him at his word, agreed with the mother that it was not best to force him back to school, foreseeing that, after this little spurt of independence, his mind would no longer be on his books; so they cheerfully ratified his agreement with Mr. Hubbard, and thus little Jay was fairly launched into the world of commerce—and money-making. His employer took great interest in him on account of his ready and obliging manners, and his evident desire to do all his duty faithfully, and his unusual capacity for figures induced Mr. Hubbard to teach him book-keeping and also put him in the way of completing some other studies. He felt that he could trust him, and soon had occasion to put this faith in him to the test. Mr. Hubbard's partner was absent on a journey, and the former being detained at his home by sickness, the whole business of the store was conducted by Jay, who, calling for the keys in the morning and returning them with the money received through the day at night to Mr. Hubbard, often remained with the latter an hour or two in the evening. This continued for some time, and the young clerk's faithfulness and ability soon became known and talked of among the storekeepers of the city. One of these, when Jay had been nearly a year with Mr. Hubbard, was about removing to St. Louis, and made the lad a very enticing offer to go with him there as clerk and bookkeeper. The enterprise looked promising, and seemed to offer a better prospect for the future than could be hoped for in Sandusky, and young Cooke

accepted the offer; for some reason, however, his employer, Mr. Seymour, did not succeed in his business, and in less than a year his young clerk was back at home again. He now took the opportunity to resume some of his interrupted studies; mathematics had a peculiar attraction for him, and in this direction he became very proficient. He also filled up his leisure with reading, and thus endeavored to compensate himself for his limited schooling. Shortly, however, he was invited by a brother-in-law, Mr. William G. Moorhead, to take the position of bookkeeper in his business in Philadelphia. Mr. Moorhead was engaged in railroad and canal affairs, and this seemed a good opening for the ambitious youth, but this engagement was also destined to sudden interruption, and briefly terminated at the conclusion of some twelve months, Mr. Moorhead being appointed consul to Valparaiso, which once more threw his young relative out of a position. Mr. Cooke, Sr., was now in a more prosperous condition, and was anxious for his son to re-enter school and make up his deficiencies of education, which the lad as well as his father felt was desirable; so he once more took up his books; but it seems that he left so favorable a reputation behind him in Philadelphia, that he could not be allowed to remain a school-boy. Mr. Clark, of the banking-firm of E. W. Clark & Co., wrote to Jay's father soliciting the favor of receiving his son into their establishment, promising to train him to the business of banking, and offering very considerable inducements. The offer was a very flattering one, and though it promised to draw the lad permanently away from Sandusky, the father did not long hesitate, and the engagement was made. Young as he was, Jay Cooke had already established a character as an able and trustworthy person, and this firm of bankers were not mistaken when they thought they perceived in young Jay Cooke a peculiar capacity for finance; certainly there must have been scores of young men in Philadelphia who would gladly have accepted the position; but Jay had made an impression upon Mr. Clark not to be effaced, and thus we see him regularly inducted

into the very business which was to fit him for the great trusts of the future, when the financial credit of the nation seemed to hang upon his individual skill as a financier.

Young Cooke was not yet seventeen when he went to Philadelphia the second time; and now he had come to stay. The firm of E. W. Clark & Co. stood high with the mercantile and banking community for perfect integrity and its honorable mode of dealing; it was also at that time the largest in the United States (exclusive of those having foreign affiliations). They had branches in New York, Boston, Iowa, St. Louis and New Orleans. Jay Cooke did not disappoint the hopes built upon him, so receptive, intelligent and assiduous was he in all the affairs of the concern, so intent on learning all the intricacies of the business that, even before he was of age, he was the trusted friend of the firm as well as its faithful employé. He was even authorized to use the name of the firm before the legal age of responsibility, so much trust being placed in his judgment and probity. As soon as he attained his majority he was made a member of the firm, in which connection he remained for sixteen years; much of his time, though a junior partner, he was practically at the head of the business. During this period Clark & Co. had subscribed largely to several government loans, and thus Jay Cooke had the opportunity of early becoming familiarized with that kind of securities. By 1858 Mr. Cooke had already accumulated a handsome fortune, and not wishing to be tied down so closely to business, he withdrew from the firm; but his spirit was too active to enjoy the repose he had promised himself, and he was soon drawn into numerous speculations, mostly with railroads and other large corporations, and three years later formed a partnership with his brother-in-law, Mr. Moorhead, with whom he had as a lad found his first occupation in Philadelphia. The business title of the firm was "Jay Cooke & Co." One inducement to Mr. Cooke to re-enter formally into new business arrangements was the opportunity it gave him to induct his sons into business, and with a perfect self-conscious-

ness, which events justified, he concluded that they could nowhere else acquire better business principles and habits than under his own eye.

Mr. Cooke's partner, Mr. Moorhead, had long been concerned in railroad affairs, and his experience in that direction was a valuble contribution to the influence of the firm. In 1861 the Government issued its first call for a war loan, and though not at that time employed as agents for the United States, the firm of Jay Cooke & Co. voluntarily solicited and obtained a large number of subscribers to come forward and help tide over this first difficulty. The firm also negotiated for the State of Pennsylvania the greater part of a loan of several millions. It being a period of general depression, these successes served to draw especial attention to the new competitors. Mr. Salmon P. Chase was Secretary of the Treasury at this time, and as he could not succeed in making satisfactory terms with the banks, he determined to try the experiment of a popular loan, the effectiveness of Jay Cooke & Co. in securing subscribers to that of the spring of 1861 greatly encouraging him in the belief that it would prove a success. To interest all parts of the country, he appointed agents in each of the loyal States, 400 in all, a large proportion of these naturally being persons connected with banking establishments. Of course the firm of Jay Cooke & Co. was not overlooked, and it became the government agent for Philadelphia. Mr. Cooke went into the business *con amore*, with zeal but also with system, advertising very largely, and employing subordinate agents, and the result was that, of the whole sum raised ($30,000,000) by the 400 government agents, Jay Cooke & Co. turned in the sum of $10,000,000. But this sum was a mere bagatelle to the needs of the treasury; it dissolved before the requisitions of the war department like dew-drops before the sun, while new necessities sprang up in every other department of the government. Congress was called upon to authorize a loan of $500,000,000—since known as the "5–20 bonds." The former experiments of the 400 agents

had in the main been a failure; not a tenth part of those employed had made any special effort to ensure success, while the great majority of them had paid far more attention to their private business than to the pressing needs of the government. Hence the Secretary of the Treasury resolved to put the new loan into as few hands as possible, and even to one person, if any one individual could be found brave enough to accept such an enormous trust.

Mr. Jay Cooke was the person already selected in the mind of the Secretary as the one whom he hoped would accept it; the offer was made, and the response came promptly in the affirmative. Salmon P. Chase felt a great burden rolled off his heart; the bonds were so judiciously presented before the public, that the loan speedily became popular; the sales increased day by day, and finally, victory perched upon the banner of the Philadelphia banker. But $500,000,000 cannot be disposed of under the most favorable conditions without a considerable effort, and the conditions in this case were far from favorable. To many persons the issues of the war still seemed doubtful, and the risk of investing a real hazard. Many of the disaffected began to draw comparisons between these bonds and the fate of the "Kossuth bonds," and other financial bubbles. But Jay Cooke organized for the work of disposing of them as carefully and scientifically as if the life of his country hung upon each and every single bond. He appreciated the power of the press, and realized that the first difficulty to be overcome was the apathy and distrust of capitalists, and of the thrifty portion of the community. To overcome this, he knew there was no power in the land equal to the task, unless the press could be aroused to create a public sentiment. But the press, like the rest of the people, had not yet become habituated to regard such enormous expenditures with equanimity. The press, then, must be subsidized; but this too must be done very delicately, or its pride would be alarmed. Mr. Cooke began his assault upon the public mind in a sensible, business way; he sent advertisements to every

paper in the Northern States; he induced, so far as he could, every editor who received an advertisement to favorably notice the sale of the bonds. He procured the insertion of articles in magazines and reviews, explaining and eulogizing the scheme. He employed personal agents, in localities where it would tell, "to talk up the bonds." He also sent travelling agents through the country parts, to receive subscriptions from farmers, and others of still smaller means, so that every man, woman, or boy who had fifty dollars saved, could "help save the nation," and procure a good and safe investment, without travelling to the city or the county bank to place their money. Mr. Cooke himself worked day and night—writing letters to influential people all over the country, laying out plans for his agents, and we may say, paying bills, for all this movement of men and means cost money: $500,000 had been expended in arousing the country before the returns began to come in. Mr. Cooke's partners, and other friends, as may well be imagined, began to grow anxious, but Jay Cooke's faith in the means used was of that solid nature which could wait serenely, confident of the end. At last the public sympathy began to ooze out in little rills and streams, like the beginning of a freshet, or the gradual bursting of a mill-dam. The spectators watch, and the streams grow larger: small and slow at first, they now begin to expand and to hurry, till finally, gathering strength by their own force and push, they break all bounds, and rush with irresistible energy, overcoming, overwhelming every obstacle that stands in the way; and so it was with the sale of these "5–20's;" first a few patriotic individuals, then a few more; from tens the applicants grew to scores, from scores to fifties—hundreds—thousands, until the clerical force of the office was insufficient to answer the demands, and extra help had to be obtained. The furore grew with what it fed on, and ere many weeks had passed since the first general movement towards them, Mr. Cooke was obliged to announce that every bond was spoken for, and that after such a day and hour no more could be obtained. But now the would-be buyers

were not to be so put off; applications still poured in. What was to be done? were these voluntary contributors to the stability of the government to be sent away empty-handed? By no means, thought Jay Cooke. He faced the responsibility single-handed, and on his own credit issued $14,000,000 more of the bonds, relying upon Congress to legalize them, which was afterwards done. This last was a bold, even audacious stroke of generalship; but showed the character of the man, and the perfect assurance that he had, that what Jay Cooke had done, Jay Cooke could justify. Better financiering than the placing of that loan the world has never seen *honestly done.*

Now let us see what inducements were held out by the government for this Philadelphia banker to make such gigantic efforts and assume such risks. To help in the estimate we may state that the commission usually paid in Europe to agents who negotiate government loans ranges from four to eight per cent., with no risk to themselves. The risks which Mr. Cooke assumed were unparalleled in the history of finance. We do not forget the patriot Robert Morris who came to the aid of the government in the Revolutionary era, and seriously impaired his private fortune in that patriotic service; nor the far-sighted generosity of Stephen Girard who took the whole of a government loan on his own shoulders in 1812–13; but these were trifles in amount compared to the issue of the "5-20 bonds." In this latter case the government made a hard, close bargain, by which it could lose nothing even if the experiment failed. The Treasury Department did not expend a cent in preliminary work; all the expenses of the beating-up process were paid by Cooke & Co., so that if it had failed, the firm would have lost half a million dollars, and probably have been ruined. And if it succeeded, what was the compensation? *Five-eighths of one per cent.!* and out of this he must reimburse himself for all his enormous expenditures. Under such circumstances it is impossible to believe but that Mr. Cooke was actuated by pure and patriotic motives in the desire to sustain the Union rather

than pecuniary considerations. Neither was the Secretary of the Treasury inclined to put a generous construction upon these hard terms of his bargain. When the rush for the bonds had reached its climax, and the physical impossibility of supplying them through the offices of Jay Cooke in Philadelphia and New York became apparent, many persons in their impatience rushed themselves or sent to Washington to obtain them, so that in the final settlement Jay Cooke only received his commission on $363,000,000 instead of $500,000,000; although he was morally and in equity entitled to the whole, and might have obtained it had he seen fit to press his suit, as it was acknowledged on all hands that he had "set the ball in motion" which produced such satisfactory results. But realizing that Mr. Chase, whose patriotism was undoubted, was influenced by ideas of what he conceived to be necessary economy, Mr. Cooke allowed him to make the settlement on his own terms.

This, however, was not the end of Mr. Cooke's connection with the government bonds. True, Mr. Chase in his next essay thought that the people being now in the humor for that sort of investment concluded in his next issue to dispense with the services of his late successful agent; but his experiment with the "10-40" loan only went to show how easily a good and wise man may mistake when he applies too rigid theories of economy to cases of public emergency. The "ten-forties" dragged their slow length along, so that the secretary was fain to try another experiment, which resulted in the issue of the "7-30's," the history of which is too well known to enlarge upon here. Meanwhile the national banks were established, overthrowing the old State banks and inaugurating the reign of "greenbacks," and in consequence of the immense volume of this paper currency being thrown upon the country, its depreciation commenced, as was evinced by the unprecedented rise in gold; and still more money was needed, the government expenses being about $3,000,000 a day, while as yet the Confederation looked strong and the length of the war extremely uncertain.

To the surprise of the country, in June, 1864, Mr. Chase suddenly resigned the Secretaryship of the Treasury. The sensitiveness of the public mind to political changes of any significance may be imagined, when we record as the effect of this announcement that gold suddenly leaped in the course of a fortnight from eighty-eight per cent. premium to one hundred and eighty-five. Nothing less than government bankruptcy seemed impending. But those who never allowed themselves to despair of the republic were fortunately in the ascendency, and knew that, whatever had been the value of Mr. Chase's services, the Union had other good and capable men left, and that the national cause never would depend on the life or efforts of any one man. The Secretaryship of the Treasury was accepted by Mr. Fessenden, an able financier himself, but who was not above calling in extraneous aid. Another loan being imperative, he called at once upon Jay Cooke to assist in placing it. Mr. Cooke again set in operation the same tactics he had found so effective on a former occasion, appeals through the press and personal agencies, without stint or counting the cost. If he did not originate he gave full effect to the phrase that "A national debt is a national blessing." This time he did not content himself with the home market; through correspondents and agents he spread information and arguments in favor of United States securities broadcast over Europe, particularly in Germany, Holland and Switzerland; and the result was that in little over six months about $200,000,000 of United States bonds had been sold in London, Paris, Berlin, Frankfort and Amsterdam, nor has the demand ever altogether ceased for United States bonds in those great commercial centres. Within twelve months' time $830,000,000 of United States bonds had been placed at home and abroad mainly by the skillful engineering of Jay Cooke.

With the return of peace the firm of Jay Cooke & Co. turned its attention to other objects, principally the negotiation of loans for great public and corporate enterprises, maintaining through

every change its reputation for honorable dealing and its pre-eminence in the vastness of its enterprises, government securities being still a staple of the house. Having, through the negotiation of the latter, obtained a European reputation, it was a natural result that Mr. Cooke should desire to extend his business in that direction; hence the establishment, in 1871, of the branch house in London, known as "Jay Cooke, McCulloch & Co.," the last-named gentleman having recently been the successor of Chase and Fessenden in the secretaryship of the United States treasury. The new firm of American bankers, through the vastness of their resources and precedent reputation, were at once accorded the highest rank in financial circles; they were the acknowledged peers of the Rothschilds, Barings or any other financiers in London, and soon gave extraordinary proof of their capacity to deal with the largest interests known to nations. Shortly after their debut in London, Mr. McCulloch being the resident partner there, the new Secretary of the United States Treasury, George Boutwell, attempted to fund a large part of the public debt by issuing new bonds, at a lower rate of interest, and with the proceeds to buy up the old six per cent. bonds; he therefore put out $200,000,000 "five per cents." Making every effort of which he was capable, the new bonds lagged, and at the end of six months only $60,000,000 had been disposed of, with no apparent prospect of getting the remainder off his hands, since what had been sold were taken by the banks, and no popular enthusiasm had been aroused. Discouraged by the result, the Secretary at last applied to the firm of Jay Cooke, McCulloch & Co., and in less than a fortnight the whole of the remaining loan, $140,000,000, was sold. The people of Europe are not accustomed to large rates of interest from government funds, and five per cent. looked to them very attractive; and this last exploit of Jay Cooke opened the eyes of Americans to the fact that a market was always open abroad for bonds bearing a low rate of interest.

The affiliations of Jay Cooke, McCulloch & Co. with European

bankers was now turned to the benefit of the United States. The former firm entered into a special arrangement with that of L. M. Rothschilds & Sons, of London, to negotiate, for the United States, a loan of $600,000,000. This offer was an unprecedented event, and would have been accepted gratefully by the Government, but just at this epoch the diplomatic affairs of the two countries were somewhat strained by the claims of the United States upon England arising out of the *Alabama* ravages, and the proposition of the great bankers was held over for further consideration, since it could not at that time be foreseen that the claims of the United States would be peacefully settled by arbitration; but the knowledge that Jay Cooke & Co. were affiliated in this business with the famous house of Rothschild served to still further enlarge their credit in European circles, and it was the assurance they had of this fact which encouraged them in their next grand undertaking, for the firm had now begun to look upon the foreign market as their own legitimate domain. As Jupiter sometimes nods, so the wisest of men and of financiers are liable occasionally to make a mistake, and when they do commit an error it is usually on a gigantic scale. The rock on which Jay Cooke split his financial bark, after weathering so many storms and recording so many victories, was the construction of the Northern Pacific Railroad. For this a charter was obtained in the summer of 1864. The plan of the road was to create a continuous highway, on a more northern meridian than the Union and Central Pacific; from the mouth of the St. Lawrence to the head of Lake Superior by water, and from the latter point to Puget Sound by rail. It was a magnificent project, and worthy of the brains of a man who had been dealing with hundreds of millions of money, operating in two hemispheres, and who just then seemed incapable of manipulating anything less than continental schemes. To sell the bonds for this road he pursued the same popular plan of advertising them extensively as he had found so successful with the government loans; but in this last case an extra display was made in the

most widely circulating religious papers, and, as Mr. Cooke was widely known as a generous friend of many Christian objects, and especially poor clergymen, these ornate glowing pictures of the health, happiness and prosperity which awaited all those who should settle on the line of the railroad, as well as the good fortune of those who should be happy enough to procure some of the bonds, were widely believed, and it is not surprising that these were taken up to a considerable extent by persons unfamiliar with the construction of railroads and unable to estimate the probability of coming dividends under the circumstances. To the uninitiated the figures looked very promising; the company had received a land-grant of twenty sections to the mile within the States traversed, and forty sections to the mile through the Territories. Work was begun upon the road in 1869, and opened to traffic in 1873, trains running from Duluth to Bismarck, a distance of four hundred and fifty miles; but these trains ran through a wilderness; there was not population enough to support the road, and the crash came. In January, 1874, the company made default in interest on its bonds. The truth was, the project was premature; a dozen years later and all would have been well. The failure of Jay Cooke produced an immense excitement, and the distress among the poorer bondholders was very great and wide-spread; indeed, it amounted to a panic, which heralded the "bad times" which continued for so many successive years. This unfortunate road was sold in August, 1875, and a new company organized, so far as might be, in the interest of the old creditors and stockholders. It has since been greatly extended, and in May, 1882, thirteen hundred and fifty-one miles were in operation, its bonds being quoted above par; it was completed in August of 1883. Since 1874 Mr. Cooke has not appeared as a public operator in stocks; what he has done, to redeem in part his indebtedness, has been done quietly and mainly through other hands.

While money was passing freely through Jay Cooke's hands, he was extremely liberal in the use of it. He lived in princely style in his winter residence in Philadelphia, and also had an elegant

suburban mansion in the vicinity of that city, but a portion of the summer, for several years, he spent, in the company of many invited guests, at his charming place on Gibraltar Island, in Lake Erie. This island is situated near Sandusky, his early home. Here every season Mr. Cooke made it a point to invite a number of persons, mostly poor ministers who were otherwise unable to take a vacation, to come and spend a few weeks at Gibraltar Island, and when he thought it would not give offence, he was very apt to inclose a check with his invitations, to cover travelling and other expenses. During the war Mr. Cooke gave largely to the Sanitary Commission and to the Christian Commission; to the military hospitals, and, always with peculiar pleasure, to sick or wounded soldiers individually, as also to the families in need whose husbands and sons were in the army.

From Mr. Cooke's suburban residence, at Chelton Hills, can be seen several churches of different denominations which he has built for impecunious congregations. He also gave $25,000 to Kenyon College, Ohio, and to a Protestant Episcopal Theological Seminary between $25,000 and $30,000; in fact, no good cause was presented to him in vain. Although Jay Cooke had received but a very imperfect education, he was not destitute of either literary tastes or literary capacity. When less than twenty years of age he wrote the first money article ever published in a Philadelphia paper (for such papers are comparatively a modern phase of journalism); and for the space of a year thereafter edited the financial column of one of the very few papers, the *Daily Chronicle*, which then enlightened its readers on such subjects. He always took pleasure in the company of ministers and others who were college-bred, and felt, what is more, a practical interest in promoting the schemes of others for the extension of literary institutions. Mr. Cooke still lives, and would be heartily welcomed back to the scenes of his former financial glory, could he bring himself once more to face the toils and anxieties which beset even the most adroit and successful fishers of men in Wall street and the Stock

Exchange. True, he has not been wholly idle, but his operations have been mostly confined to the Philadelphia stock market, with the exception of a very successful sale of a silver mine to some English capitalists. Though greatly reduced in wealth, Mr. Cooke is not absolutely poor, his present possessions being valued at about $2,000,000.

At the recent celebration of the completion of the Northern Pacific Railroad, at the banquet held at Minneapolis, September 4th, 1883, Mr. Cooke was not forgotten, though unable to be present at the ceremony of driving the "golden spike." The following toast was proposed at the banquet: "*Jay Cooke*—It is fitting that the founder of the railroad which spans the continent should stand side by side with its prosecutor and finisher in driving home the golden spike of the completed and consolidated enterprise." General Washburn responded to the toast in an eloquent speech, in the course of which he said: "It was my privilege to stand by Jay Cooke from the day when he first shouldered the Northern Pacific enterprise until that dark day in 1873, when, amid disaster and defeat, he laid down his uncompleted endeavor; I should be glad, if time permitted, to give you some due expression of my estimate of the grand courage, magnificent faith, and that *now justified* foresight, which characterized him. I am glad to have time to say even one word in honor of the man who planted the seed and watered it, the fruit of which is to-day being gathered by others." Mr. Washburn's reference to the "courage" of Jay Cooke is emphasized by those who remember that he stood alone in his own firm in his Northern Pacific undertaking, only one junior member and his brothers sympathizing with him.

Mr. Cooke lives near Philadelphia with one of his married daughters, his wife having died some years ago, and his beautiful home, Ogontz, so named in honor of the Indian Chief Ogontz, a friend of his boyhood, has become a seminary for young women. It was one of the handsomest residences in America, and one of the largest ever built for a private family.

FRANCIS B. THURBER.

It is not often that we find combined in one person the elements of a successful merchant, an active, enthusiastic reformer, and an author of merit, whose writings are both pleasing and of practical utility. New York furnishes us at least one such prodigy. In Francis B. Thurber we have this unusual combination of qualities. Every down-town merchant, and thousands of visitors to the city, know by sight the large establishment of which he is now the ruling spirit, at the junction of West Broadway, Reade and Hudson streets, which gives a frontage on three streets to a prominent building devoted to the wholesale grocery business, conducted for many years past under the firm-name of H. K. & F. B. Thurber & Co., but more recently as Thurber, Whyland & Co.

Francis B. Thurber was born at Delhi, Delaware county, New York, in 1842. His father and mother were originally from Otsego county, New York, but moved to Delhi early in their married life; there were eight children in that old-fashioned homestead, seven of whom are still living. Francis had rather better facilities for education than fell to the lot of the average farmer's boy in that part of the State. He attended the district school regularly during the winters, until thirteen years of age, working on the farm during the summers, and was subsequently sent to the Union Hall academy, at Jamaica, L. I., for a short time. When nearly fourteen, he followed the course of so many of our successful men —came to New York city, and entered as a boy with the old and well-known firm of Robert & Williams, who were in the West India trade in Water street; he afterwards entered as a clerk with the firm of T. M. Wheeler & Co., whose principal business was that of handling merchandise for Robert & Williams, which in-

cluded lightering and storage. Here he remained some eight years, learning much about products and values, exporting and importing, and in many ways fitting himself to conduct an independent business for himself.

For some years an elder brother, Mr. Horace K. Thurber, had been in the wholesale grocery business in Chambers street, and shortly after Francis had attained his majority (in 1863), he united his fortunes with his brother, and this business relationship has continued to the present time. The extent of their establishment in Chambers street even then obliged them to occupy two houses, Nos. 173–5, but these quarters becoming too contracted, some years later they erected their present large store and warehouse. But large and varied as this business was, it did not offer scope enough for the activities of Francis. Musing upon the fluctuations of trade, upon the laws of supply and demand; compelled to consider the questions of freightage, by the widely extended ramifications of their business; observing the effects of "corners" in the produce market, and forced to familiarity, not only with the production but the movement of the world's products, he became a close student of politico-economic questions, and there gradually grew up within his mind a sentiment of revolt against the tyranny of corporations, whose aggressions and abuses he felt were not only encroaching upon legitimate property rights, but were endangering our free institutions. When, after mature reflection, he had formed a theory, sufficiently connected to be formulated in utterance, he began, through personal addresses and by his pen, to try and arouse to a consciousness of their danger the apathetic public, who were supinely allowing overgrown corporations to tax them more heavily than the government had ever dared to do, under the plausible pretext of "accommodating the public."

But we are somewhat anticipating events. Before entering on his campaign against monopolies, Mr. Thurber undertook, partly for health and pleasure, but also with an eye for business, a tour round the world; one conspicuous object down on his *programme*

du voyage was to see and study out all that could be learned relating to the production and characteristics of different varieties of food products. In pursuance of this intent, Mr. Thurber started in the summer of 1876 from New York to San Francisco, whence he took passage for Yokohama, on the old Pacific Mail Company's steamer "Alaska," making at that time a voyage of nearly four weeks duration, and which forces the traveller to realize, as no description can, the difference in magnitude between the Atlantic and Pacific. While traversing the Orient, Mr. Thurber commenced a series of descriptive letters, which were originally published in the *American Grocer*, under the title of "Wayside Scenes, Thoughts and Fancies," and these have since been incorporated as an appendix in his large and valuable statistical work on coffee, entitled, "Coffee from Plantation to Cup." These "Wayside Scenes" are a novelty in their way, because they present natural scenery and views of foreign countries from a unique standpoint. The public have been overwhelmed with stereotyped books of travel; one writer after another going over the same ground, and describing with wearisome unanimity the same objects. Art, architecture, pictures, churches; carnival scenes in Rome; bull-fights in Madrid; china in Dresden, and Gobelin tapestry in France; bells in Antwerp, and wind-mills in Holland; Westminster Abbey and the Tower—who does not know them all by heart? But Mr. Thurber largely ignores all these hackneyed themes, and gives his readers an insight into the mode of cultivation and the preparation for market of many of the various products in which he and all of us are interested, as objects of every-day use, and a knowledge of which is as interesting to the mass of readers as the more *recherche* topics of the *dilettanti virtuoso*. For instance, in Japan Mr. Thurber visits the tea districts and the tea factories, observing with keen minuteness the different conditions of the plants, and the process of making all the different brands of tea out of simple green leaves from the same plants. Then, on going to China and to Java, he notes the difference of treatment and consequent results upon the quality of teas of commerce.

In Canton, in pursuit of his peculiar line of inquiry, he investigates the cultivation of rice, the process of soy-making, and of preserving ginger, and of constructing that truly oriental net-work of ratan, by which the jars for exportation are protected from injury. At Singapore the pepper and tapioca plantations attract his observation. In Ceylon the cocoanut, coffee and other industries are discussed, while all kinds of spices are hunted out in their natural habitats for examination. Arriving in Europe, the first object to claim Mr. Thurber's attention in Greece was, not the works of Phidias or Praxiteles, not Mars Hill or the plains of Marathon, although these were not unnoticed, but the very practical matter of the currant crop; and much curious information does he give his readers on this unusual subject. Of course olives followed next in his descent upon Italy, while the process of making citron and macaroni is described with minuteness and fidelity. In Spain we have a learned dissertation upon the drying and packing of raisin grapes. In France wines are the natural topic to an importer, and this curious series of letters closes the scenes upon the continent, by a visit, not strictly in the line of business, to a *boucherie de cheval.*

And London, what does our unique traveller find most worthy of description in the ancient city of King Lud? A model English grocery store; the arrangement of which is given with such particularity that any New York merchant might follow the pattern if so disposed. These letters, which, it must be noted, were written for a trade-journal, and therefore but little indicative of the character or tendencies of the writer, contain many facts of value, not only to the trade but of interest to every consumer of the world's food products, which means everybody. The principal object of this long voyage was health, recreation and study, the full results of which are not perhaps apparent; the dissertations upon food products, which were written partly for business and partly for pleasure, evidently do not occupy a controlling place in Mr. Thurber's mind, although they form a good-sized volume, and

are really a valuable contribution to literature, whether considered in a statistical, botanical or mercantile light. This is particularly true of the chapters devoted to coffee, which include a description of the geographical peculiarities of the different countries where this indispensable plant is cultivated, and the climatic effects upon the flavor of the berry. Also a description of the Mocha, Java, Ceylon, East Indian, Liberian and other African coffees; the Brazilian product; the Haytian and San Domingo varieties; the Porto Rico, Maracaibo and Laguayra; the Central American and Mexican. The chemical analysis and medicinal properties are given, the adulterations considered and exposed; the statistics, comprising everything necessary to be known by the merchant on that point, are very full, and are combined with much collateral information. This work also includes many suggestions of practical interest to consumers, even to the details of making the coffee for daily use. A graphic sketch is also given of the "King of the Coffee Trade" (B. G. Arnold), "who for many years ruled the coffee market of the country as absolutely as any hereditary monarch controls his kingdom; and his influence was felt throughout the commercial world."

In addition to what could be learned by personal observation, and by these investigations carried on in various parts of the world, is a vast amount of strictly commercial facts, extended over long periods of time, and which it would be a work of great labor to reproduce. Like a true epicure, Mr. Thurber vehemently abhors all mixtures and adulterations; execrating the chiccory delusion, and other substitutes, as profoundly as M. Grévy himself. To those not accustomed to special investigations of this nature it would be surprising to see how large a subject can be made out of the familiar berry. To aid description, Mr. Thurber has illustrated his book with near a score of engravings, several showing the various kinds of machinery used in picking, drying, cleaning and hulling the coffee berry: two very suggestive plates are those showing the different appearance of the pure berry when ground, and the same when adulterated with the anathematized chiccory.

While we may regard a portion of Mr. Thurber's writings as a direct outcome of his mercantile pursuits, in the matter of politics he shows a degree of public spirit and patriotism worthy of imitation by many of those busy citizens who are so entirely absorbed in money-making as to have no thought to spare for the community, by and through whom they are enabled to heap up the wealth that dazzles them. If we here give Mr. Thurber's views on some of the great questions of the day it is simply to show the spirit which animates him, and we neither commit ourselves to his theories nor reject them, but merely describe them. He is then absolutely and solidly entrenched as an Anti-Monopolist, and from this standpoint he has taken many opportunities, by voice and pen, to impress his sentiments on the community, and in his vigorous language to warn his fellow-citizens of the "breakers ahead," which he discerns in the growth of the powerful monopolies he describes; in the papers, through the magazines and reviews, in privately published brochures, as well as from the platform, he has for several years persevered in denouncing these incubi, as he graphically describes them. That Mr. Thurber does not object to the mere possession of large wealth either by corporations or individuals is plain; otherwise he would condemn himself; it is not the legitimate accumulation of property which he attacks under the name of "Monopoly," but such combinations of individuals or corporate bodies as are injurious to the public interests, and have become the distributing reservoirs of demoralizing influences, and of political corruption—"the wealthy criminal classes," as they have been aptly styled by that outspoken minister of the gospel, Howard Crosby.

In several thoughtful papers furnished to *Scribner's*, the *International Review* and the *Nineteenth Century* he undertakes to explain why the wealthy capitalist realizes so much greater relative benefit from what is called the "progress of the age" than does the laborer. Steam power and machinery he argues are the forces used by capital to multiply products a thousand-fold over the

possibilities of hand labor; hence, if the laborer is to have his relatively proper share of benefits resulting from these improvements, he should have higher wages and reduced hours of labor. Instead of this, capital keeps down the price of wages by importing pauper labor from Europe; Scandinavians, Irish, Italians are brought over by thousands to take the place of factory hands, longshoremen, or miners who ask for living wages; the great money power thus nullifying the "protective tariff," which does indeed keep out the so-called products of pauper labor (thus preventing all classes from buying at the cheapest rate); while capital secures to itself the double advantage of importing the *cheap laborer*—who is not on the tariff schedule!—for its own uses, to the oppression and degradation of the American laborer. One, then, of the crying wrongs which Mr. Thurber claims that the rich monopolist perpetrates upon the working man is in absorbing all, or very nearly all, the benefits which have accrued from the inventive spirit of the age.

But it is to the Railroad Kings that Mr. Thurber devotes his most serious attention and against whom he plies his most earnest arguments. These monopolists par-excellence he charges with having first defrauded the people by falsifying construction accounts; by watering stock and by extortionate fares; and injuring some for the benefit of others by unjustly discriminating in freight-rates, and fostering other kinds of monopolies by preferential agreements, and then, by debauching judges, corrupting legislators, and bribing voters, intimidating employés and even invading the Cabinet and influencing the late head of the nation to make appointments consistent only with their exclusive interests. In proof of all these accusations, Mr. Thurber quotes from public and official documents; from the sworn testimony of some of the leading capitalists of the country, and from the personal experience of business men like himself.

Believing most thoroughly that these giant monopolies threaten to destroy the liberty of the citizen, to control the political ma-

chinery of the country, and actually to govern it, through the corrupt use of its enormous money power, Mr. Thurber has devoted his time, money and influence to arouse the community to a sense of the danger to the whole country which lies hidden in the central offices of the railroad magnates. Throwing himself into the movement as a working leader of the Anti-Monopoly party, he took an active share in the last presidential election, and on many occasions his oratorical arguments on the political and lecture platform have carried conviction to many listeners who originally came to criticise. In one of these, delivered before the Thomas Jefferson Club of Brooklyn, New York, Mr. Thurber takes the ground that the abolition of the law of primogeniture by our revolutionary ancestors is becoming practically of non-effect so far as the principle aimed at is concerned. The old law of primogeniture was intended to keep landed property in a few hands by natural descent; and thus was created a landed aristocracy. It was the policy of our early legislators to prevent this accumulation, believing it best for the interests of the whole country that wealth should be more generally and equally diffused; but our anti-monopoly orator argues that the railroad kings, by their great gains, and especially through the immense land grants which they have wrung from Congress and the several States, have in fact *already become a landed aristocracy*, and threaten to remain so in perpetuity.

It is rare indeed that a person in active and successful business feels impelled to turn aside from the counting-room and mart to engage in the work of political reform; in fact, too many of our business men neglect altogether their political duties, and, shirking the responsibilities of citizenship, leave the control of such matters, so far as they are concerned, in the hands of the designing and the ignorant; we look upon it therefore as highly commendable when a man overcrowded with other duties still finds time to warn his fellow-citizens of dangers which he believes threaten our free institutions. Not to despair of the republic was

one of the virtues demanded of every Roman citizen; that he may not have to despair of it, Mr. Thurber sets his lance in rest, and ever and anon makes most vigorous thrusts at the tyrannical power which menaces its future. While taking a lively interest in public affairs he has long occupied a first place in the commercial world; he was one of the founders of the New York Board of Trade, and has long been a prominent member of the New York Chamber of Commerce and other commercial organizations.

Though very earnest in what he considers right, Mr. Thurber is of too genial a disposition to be wholly absorbed in business or politics; he has a strong humoristic trait in his character, and his imagination, if he would take time to give it play, is capable of producing far other productions than business statistics; in his "Character Sketches" we get more than glimpses of a very fine imaginative wit. He is a young man yet, and doubtless his best literary work is not yet performed.

The business of this firm extends to other cities and countries than our own, where "The Thurbers" have depots, notably their branch houses in London and in Bordeaux. The firm are not mere buyers and sellers; they manufacture largely as well as deal in all varieties of food products. They have a capital invested in this business estimated at several millions, beside large sums in real estate. The firm until recently consisted of Horace K. Thurber, Francis B. Thurber, Albert E. Whyland, Alexis Godillot, Jr., and Jacob S. Gates, but owing to impaired health and the desire to take much needed rest Mr. H. K. Thurber retired from its active management February 1, 1884, and several junior partners were admitted. Mr. Godillot is in charge of the Bordeaux branch house, and Mr. Gates in that of the London establishment. It is to such public-spirited citizens as the Thurbers, and their like, that the metropolis owes much of its character for enterprise, and a certainty felt by the whole country that whenever called upon for public service, or a large charity, there is sure to be a generous response.

A. A. LOW.

Mr. Abiel Abbot Low, ex-President of the New York Chamber of Commerce, and a merchant of fifty years' standing in the metropolis, is a native of Salem, Massachusetts. While still a minor his father, the late Seth Low, removed to New York, and opened a business in chemicals on Broad street. Abiel was early inducted into the mysteries of imports and exports, his father having connections with the China and East India trade, and his sons acting as clerks until of age, when they successively became partners. When a young man, Mr. A. A. Low visited China to observe the indications of trade, while at the same time filling a clerkship; he was subsequently invited to become partner in the house of Russell & Co., Canton, which offer he accepted, remaining in that connection eight years, from 1833 to 1841.

Having dissolved his relations with Russell & Co., he returned to the United States, and having fortunately taken passage on a fast sailer—steamers not then being employed in the Eastern trade—he was able to announce to his own house a remarkable rise in the price of tea. The firm, already arranged, of "A. A. Low & Brothers," were thus enabled to take advantage of the market, and by this transaction it is said that Mr. Low made $20,000. This gave the house also its reputation as the leading American firm in the China trade, which it long preserved. Though tea was a leading article, it was only one among many China products imported by the Low Brothers—sending out assorted cargoes, of which clocks, ginseng, and cotton prints always formed a part; their ships returned laden with teas, rice, ginger, nankeens, silk, crapes, mattings, bamboo, lacquered ware, etc., etc.

From the China trade to the Japan trade was a natural transi-

tion, or rather addition, for, when the latter was added, the former was still retained; and it was in connection with this new opening to commerce that Mr. Low made his journey around the world. Having reached San Francisco, *via* the Isthmus route, in 1867, he proceeded from thence to Hong Kong and Yokohama, going in the first steamer of the "China mail" line. While in Japan he established a branch house there, and then proceeding to Calcutta, where the house also had correspondents, he returned, *via* Europe, to the United States.

For several years in succession Mr. Low was President of the Chamber of Commerce, resigning that position previous to his extended journey. In his official action, at the head of this important organization, Mr. Low is remembered as displaying, not only great executive ability, but a very keen judgment in the various, often conflicting, interests which came before that body for consideration. During the war this firm lost many vessels, which, with their valuable cargoes, were captured by Confederate cruisers under Admiral Semmes and others; but these personal losses did not weaken Mr. Low's sense of duty toward the support of the Government. He not only stimulated the patriotism of others by his public attitude, but gave freely of his means for the same object; particularly was he interested in those distressed factory operatives in England who were thrown out of employment by thousands in the manufacturing cities by the interruption of the cotton-trade on account of the blockade of the Southern ports. When the merchants of New York organized for their relief, Mr. Low not only contributed largely to the funds, but acted as treasurer, and largely as corresponding secretary, devoting many hours to this international benevolence amid the constant pressure of other demands upon his time. He also aided, financially, the United States Sanitary Commission.

Mr. Low's business speculations have not been limited to mercantile affairs; for many years he has been interested in various railroads. In 1872 he, with his brother Josiah, lost about half a

million of dollars in stock of the Chesapeake & Ohio Railroad. From this loss Mr. A. A. Low quickly rallied, but his brother's health was seriously affected by the nervous strain he had undergone. Again, in 1873, during that epidemic of falling securities, Mr. Low is said to have lost half his fortune, and it was well that his mercantile affairs could be depended upon to furnish fresh funds for speculative fields. He had his financial recompenses later, being one of those who made a small fortune out of the "Nickel-Plate" venture. Not less than a million of dollars is credited to him on account of the New York Central & Hudson River Railroad. Indeed, his more recent successes in speculative securities have given some force to the rumor that the old business in Burling slip is likely to be abandoned, and that Mr. Low will establish a banking-house. When the Lows commenced the trade with China there was comparatively little competition; now, however, the rivalry of other houses is very keen, and it would not be surprising if the firm-name of A. A. Low & Co. disappears from the mercantile circles of New York, to reappear among the financiers of Wall street. Mr. Low has not dealt very extensively in real estate, but holds some very valuable property in Brooklyn. His residence on Columbia Heights overlooks, on the easterly side, a small park, part of which he owns. This small plot of land thus reserved from the invasion of brick and mortar is a very restful spot for the eyes of all passers, occupying, as it does, a section of land in the most fashionable part of the city, and which would bring a very high price if put into the market, and for which reservation every passenger by the Wall street ferry is duly grateful. Mr. Low erected last year, on Court street, opposite the City Hall, in Brooklyn, an immense brick building for offices. It is seven stories high, with a clock tower rising many feet above all adjoining buildings. This structure he has christened the "Garfield building," the statement of which fact will relieve the writer from describing more particularly his political proclivities. At his residence in Newport Mr. Low spends the summer months.

About 1850 Mr. Low married the daughter of Mr. Mott Bebell, a man of considerable wealth and large real-estate owner in Brooklyn. This lady, at the time of her marriage to Mr. A. A. Low, was the widow of his brother. He has several children, among them being Mr. Seth Low, the present Mayor of Brooklyn. In all that relates to the prosperity of both New York and Brooklyn, Mr. Low has acted the part of a good citizen, helping forward by his money and his influence particularly those literary and æsthetic enterprises which have given a character of refinement and culture to the latter city. He was one of three gentlemen to whom is mainly owing the establishment of the Long Island Historical Society on a firm and permanent financial basis, helping to form an endowment fund which has placed the Society beyond dependence upon the fluctuating numbers of annual subscribers. The family's old homestead on Concord street is now occupied by a charitable society. Nor has he forgotten the place of his birth, the old historic Salem. In 1874 he gave to that city the sum of $5,000 to establish the "Low Educational Fund." The object of this is to aid poor students through college. The present year (1883) he has added to this fund the sum of $2,500.

In religious faith Mr. Low is a Unitarian, and in all pertaining to the church of his choice he is a liberal donor. His name is associated with many good works, and his old age is a happy and honored one.

SILAS C. HERRING.

"HERRING'S SAFES" are as widely known as the circuits of commerce extend, but very little is known of the original constructor. His career, like that of many other millionaires, commenced widely divergent from where it ended, and the business in which he finally made his great fortune was never for a moment thought of by him, until circumstances wholly unsought placed the possibility in his way. His merit is, that he seized the opportunity when it offered. Silas C. Herring was born in the town of Brookfield, Massachusetts, in the year 1804, and received the ordinary school education of that time and place, which was tolerably thorough in the "three R's," but did not go much beyond. Massachusetts has always been a great State to emigrate from: while Maine and New Hampshire people pour into Boston, and French Canadians settle in the agricultural parts, every year witnesses a great exodus of young men from all parts of the old Bay State to New York, Chicago, and the Great West. Silas C. Herring happened to have an uncle in the grocery business in Albany, and so, when he was about seventeen years of age, he determined to go there, having tired of the little inland town which offered no new openings to its ambitious youths. Very slenderly equipped was he, with a single suit of clothes, and only a few dimes above the necessary travelling fare. His clothes were homespun and home-cut, but his hopes were large, and he thought nothing of his rustic appearance, for he knew nothing of city life. There was then no Boston and Albany Railroad, nor had the great Hoosac Tunnel been dreamed of: private conveyance or the stage coach was the only resource except pedestrianism. In the grocery business he remained about six years. After this period the uncle thought there was more money to be made

SILAS C. HERRING.

in the lottery business than in selling groceries. There was then little or no prejudice against lottery, and in some States they were even organized to aid in raising money for public works. Selling lottery tickets fifty years ago was considered quite a different moral action from what it would be viewed at the present time. At all events into this business uncle and nephew entered, and with such good success that at the end of a few years, when the elder partner died, the share of Silas amounted to $10,000. Mr. Herring continued the business in connection with Mr. R. Gough a few years longer, and then disposed of it, wishing to come to New York, and enter into some more legitimate trade.

In 1834, having considerable capital, he opened a wholesale grocery store at No. 33 Front street with a partner named Green—the firm-name being "Herring & Green." Unfortunately the next year, 1835, occurred the "great fire," in which they were burnt out, and though fully insured they got nothing: the insurance offices having failed from the same cause. But having good credit—the circumstances of the failure being so exceptional—they were enabled to start again; but two years later came the great financial crash of 1837, when they suffered shipwreck with so many others; and this coming so soon after the fire the firm failed to recover from the shock.

At this epoch, or soon after, Mr. Herring happened to meet that quaint old scientific genius Mr. Enos Wilder, who, among other things, had been experimenting with incombustible materials, and in this pursuit had discovered the value of plaster of Paris as a non-conductor of heat. The so-called "safes" of that period were merely iron chests lined with wood: of course very imperfect, if exposed to a fire hot enough to make the iron red hot the wood must ignite; but when Mr. Wilder announced his discovery he was met with laughs of derision and utter incredulity by the merchants whom his invention was destined so greatly to

benefit. To test the comparative value of the "safes" in ordinary use, and the new "Salamander" safe constructed by Mr. Wilder, the latter challenged a public exhibition of the merits in 1840. The place selected for the experiment was the Coffee House Hook at the foot of Wall street; an immense fire being built within an enclosure of brickwork, and an old style "safe" and a "Salamander" being subjected to the same amount of heat, it was found that all the contents of the old safe had been consumed, while everything within the "Salamander" remained intact. Foreseeing the immense popularity which must result from this successful test of the Salamander, Mr. Herring accepted the agency for the sale of the new safe, and so well did he push the business that at the end of three years he was enabled to buy the sole right to manufacture the Salamanders by paying a royalty of one cent per pound to Mr. Wilder. The first factory was located on Water street at the corner of De Peyster. The price of these safes at first ranged from forty dollars to two hundred and fifty—a mere nothing to the cost of a modern first-class "Herring."

As soon as Mr. Herring became the sole possessor of the Salamander safe business, he began to make experiments looking towards all possible improvements; of course the changes made were kept secret from the public; but having full faith in its superiority over all others, Mr. Herring decided to offer another public test, and he issued a general challenge to all safe manufacturers in the United States to submit their safes with his to a crucial experiment. The test was to be made as before at the foot of Wall street. Two New York firms and one Philadelphia manufacturer accepted the invitation, and sent forward their model safes; and these three, with one of Mr. Herring's, were placed in the brick furnace prepared for them. They were subjected to a powerful fire for several hours; when the mass of fire, brick, and iron had cooled sufficiently to permit examination, the Salamander safe alone was found to have preserved its contents uninjured.

An unforeseen artistic result was an incident of this experiment. Horace Greeley having been present during the testing of the safes, the idea seized upon Mr. Herring to cause a large picture to be engraved representing the event, with Mr. Greeley and James Gordon Bennett prominent in the foreground. But fate soon provided for Mr. Herring a better test of the practical value of his safe than any pre-arranged experiments could do.

In 1845 the *Tribune* building was destroyed by fire. In the office was a large Salamander safe, containing valuable books, papers and bonds; when the safe fell among the débris in the ruins, it was covered up with several thicknesses of wall, which fell upon it, and on these bricks the water froze, helping to keep the cold air from reaching the safe below; it was some days after the rubbish had been cleared away before the safe had become cool enough to be opened; when it was, to the great relief of Mr. Greeley and the delight of Mr. Herring, every book and paper was found to be safe. The days of artificial experiments were over. As a result of the reputation thus fortuitously added to the safe, Mr. Herring was obliged to remove his factory to ampler quarters, and we next find him occupying a large building on Washington street; but by 1849 this location had become too strait, and the present site was built and occupied, at the junction of Ninth avenue and Hudson street. This building covers half an acre of ground, is five stories in height, and in it are employed 600 men. Instead of $40 safes, those ranging from $500 to $50,000 are now manufactured.

While there was anything to learn about safe-making, Mr. Herring never ceased his inquiries nor his efforts to attain perfection. He set chemists to work experimenting on new combinations, to find absolute non-conductors against any amount of heat by which a safe could be surrounded. Shortly previous to the first London Exposition, Mr. Herring paid a large sum to a chemist of Philadelphia for the information that carbonated chalk, which is a residuum from the manufacture of mineral water, was the best

resistant of heat discovered up to that date. A safe was made with this non-conducting substance as an interlining, was taken to London, and a challenge sent forth to all European manufacturers to enter into a joint test of the respective merits. No one ventured to take up the gage thus boldly thrown to the world. Mr. Herring, who was a typical Yankee, and a sensational advertiser by nature, then placed a $1,000 bill in the safe, and offered to give it to any one who could pick the lock. This induced a great many expert mechanics—and doubtless some professional burglars, too, if the whole truth were known—to try their skill upon it, but none succeeded—adding a new note of triumph to the pæans sung by the builders of the "Herring Safe." In four years after Mr. Herring's agreement with Mr. Wilder had elapsed the original patent expired, during which time the latter had received $150,000 in royalties. Of course, Mr. Herring had patented his own improvements, and henceforth his name alone was recognized in the business. What profit he had made out of the old patent is not precisely known, but that it was very large no one acquainted with the popularity of his safes can doubt.

Though so energetic a business man, Mr. Herring was never so entirely engrossed in his own affairs as to neglect his duty as a citizen. He was an "old-line Henry Clay–Daniel Webster Whig," and later a Republican. While he was quite a young man in Albany, he was appointed by the governor as Paymaster of the Fifth Regiment of State Artillery, and was afterwards elected its colonel. In 1847 he was chosen Assistant-Alderman of the Ninth Ward, and the next year he served as alderman. He was one of the original incorporators of the Juvenile Asylum, and liberally contributed towards its support; his benefactions, however, were mostly of a private nature while he lived. He was a director in several banks—the Broadway, the Importers' and Traders', the Manhattan, and the Broadway Savings Banks; as also the National Life Insurance Company, the Park Fire Insurance Company, and the Firemen's Fund Company.

During the civil war Mr. Herring was a strong Union man; two of his sons volunteered, joined the army, and went to the front. One of them came not back—young Silas F. Herring fell in the battle of Murfreesboro. His other son returned, to become the head of the manufacturing firm after the withdrawal of his father from active business.

Mr. Herring lived to his seventy-eighth year, dying suddenly of apoplexy in his country home at Plainfield, New Jersey. He was for many years an attendant at the Church of the Divine Paternity (Universalist), in New York, of which the celebrated Dr. Chapin was long pastor, now Dr. Pullman's. He left a widow and son and two daughters. His public bequests were numerous.

JOHN BURNSIDE.

One day in July, 1883, ten gentlemen of New Orleans might be seen entering a mansion on Washington street in that city; proceeding towards a desk in the dining-room they commenced a systematic search of the contents; presently one of the party laid his hand on a small buff-colored envelope on which was written, "This is my holographic will: John Burnside." The bank with which the deceased principally dealt had already been visited by the same party of investigators, who hoped that a will of recent date might there be deposited—that which had been found had been in existence nearly thirty years, its date being April, 1857. Its author was a rich bachelor who had died on the 10th of June previously at the age of eighty. There was some mystery about his origin, but the truth was probably told by his adopted father, Andrew Bierne, who relates that he was one day riding through Greenbrier county, Virginia, when he stopped to water his horse at a brook, and there found an infant boy carefully wrapped up and asleep on a bed of rushes. Not seeing anybody near, and searching vainly for its parents, he took the child to his own home, where it was kindly cared for, and no one appearing to claim it, he named the boy Burnside, as having been found by the side of a *burn* (or brook). Andrew Bierne, who was himself in mercantile business, brought the lad up in the same; made him successively clerk and agent, and finally established him in New Orleans with his own son, Oliver. They dealt in various kinds of goods; he had large sugar plantations, and when General Butler was in command at New Orleans he saved his crop from confiscation by claiming to be a British subject; one instance, at least, in which it is certain that the general was imposed upon. For a great many

years he had the largest dry-goods store in the city, and was often called "the Stewart of New Orleans."

Mr. Burnside was in many respects an eccentric man. He lived in a large one-story stone house, the house and grounds occupying a whole block, at the corner of Washington and Camp streets; though not considered a social man, he was fond of entertaining foreigners of distinction and some few of his fellow-citizens, but usually lived alone with his servants; he delighted in the collection of paintings, of which he had a large gallery which he annually threw open to the public, and once a year also gave a party at his house, to which every one whom he knew was invited. He would not allow himself to be importuned to give to this and that at other people's desire, and from this fact he acquired the character of a very close man, but he had his own way of doing things, and at one time gave $500,000 to the State of Louisiana to be divided among charitable institutions, leaving the State to choose which.

While Mr. Burnside lived he always said he had no relations, nor was he ever willing to talk of his origin or early days; a person who had been fellow-clerk with him at one time, calling upon him when he was in the full tide of success at New Orleans, was received by him very cordially, but when the visitor unfortunately referred to his host's early life the latter became enraged and did not again speak to him upon any subject, then or afterwards. Yet when Mr. Burnside died and it became known that he had left from $5,000,000 to $8,000,000, hosts of professed relations sprang up in different quarters, some people even pretending to locate his birth-place and give the names of his ancestors. Every one with the name of Burnside began to claim him for a cousin, but the public administrator was sharp, and the judge decided to admit to probate the will of 1857. By this testament, written by the hand of the testator, but at a time when his estate did not much exceed $2,000,000, Mr. Oliver Bierne, of Virginia, son of the gentleman who had rescued him in infancy, was made the residuary legatee,

after the payment of the following bequests: To Burnside McStea, $50,000; to Burnside Value, $25,000; to Nelson McStea, $35,000; to Jesse Value, $10,000. Several charitable institutions received $5,000 each. The only legal question in the mind of the judge was whether the legatee, Oliver Bierne, could receive the whole estate, or whether he was limited to the amount of property which was possessed by Mr. Burnside at the time the will was made. Some of the legacies had lapsed by the death of the parties, and thus over $6,000,000—for the estate was proved to be worth $8,000,000—was in a fair way of passing into the hands of persons unknown to the testator or of being appropriated by the State, because no will of recent date could be found.

JOHN A. APPLETON.

Mr. John Adams Appleton was a member of the great publishing house of Daniel Appleton & Co. The original firm consisted only of its founder and his son William H. They had but a small capital, and the first work they published was a tiny little book composed of scripture texts, one for each day in the year, called "Daily Crumbs." This venture cost the firm seventy-five dollars for the first edition, one copy of which is preserved in a silver casket by Mr. William H. Appleton as a relic of those early days. The senior member retired from business in 1849, and then the firm consisted of William H., John A. (the subject of our sketch), Daniel S. and S. F. Appleton. Another member, admitted in 1865, was George S., now deceased; he was the founder of the illustrated book department. But no matter who is the head of the firm, or of how many members it consists, the old name is retained, and probably always will be, as this was the special desire of the founder of the house.

From the small beginning which we have described the Appletons have gone on steadily increasing their business and widening the circle of their "lines of publication." The original Appleton bookstore was a very plain, unnoticeable place, occupying part of the site on Broadway where now stands the massive pile of granite, the Equitable building. Its first "up-town" movement carried the store to the corner of Broadway and Leonard street, now occupied by the New York Life Insurance Company, the upper portion of the building being then leased by the "Society Library." Here the Appletons remained till 1850. After vacating that home, they settled, as was thought permanently, some blocks higher up Broadway, between Howard and Grand streets. Some

three years ago they abandoned the retail trade and built an immense structure of iron and brick on Bond street, near Broadway, seven stories in height, filling a lot seventy-six feet front by one hundred in depth. They occupy the whole of this with their wholesale trade. The acorn has become a towering oak, majestic in height, with its branches reaching in all directions. We may truly say that there is no department of literature of any importance which is not included in the catalogue of the Appletons. One of its great works, which every student appreciates, is the American Cyclopedia, which is a heavier investment than any other firm has put in one set of publications. Religious books, scientific, school books, novels, art publications, have all been as well or better presented through this firm than any other in the city. Yet, experienced as they are as presumed judges of public taste, it is a curious fact that they seriously debated among themselves whether "Lothair" would sell! and finally, after discussing whether they should print an edition of one or two thousand, and deciding on the latter number, they were astounded to find orders come pouring in, before even a single copy was ready, to the amount of eighty thousand! Another instance was their rejection of Miss Muhlbach's historical novels, which had also been refused by all the leading publishers of New York; but it so happened that a junior member of the firm travelling in Georgia bought an ill-looking book, printed upon straw paper, thinking this a curiosity. Turning over its pages, he became interested in the story, and brought it home to urge the firm to reprint it—it was Miss Muhlbach's "Court of Joseph II." But perhaps from no issue of this house has the general public derived more advantage than from that valuable serial, the "Popular Science Monthly," which has kept in the advance rank with the best thinkers of the times, and, being in the periodical form, is read by thousands who rarely ever buy a bound book. The Appletons' printing establishment and bindery is in Kent avenue, Brooklyn. The press-room is supplied with twenty-one Adams presses; the bindery alone is two hundred and

fifty feet long and five stories high. The total number of employés in this mammoth building is about six hundred.

Mr. John A. Appleton has been a member of this great firm since 1849, and was a son of the founder. The family originated in Haverhill, Massachusetts, but removed to New York in 1825, when John A. was about ten years of age; after his admission to the firm his life was so identified with it that, beyond its interests, he had but one other subject that divided his attention from his home life. He was a devoted Christian, and the church with which he was connected at Clifton, Staten Island, where he had lived for many years, was the object of never-ceasing solicitude with him. He was a very quiet, somewhat reticent man, dignified in manner, but very kind-hearted and charitable, but usually took effectual means to prevent his gifts being spoken of even among his friends. To him, perhaps, more than other members of the firm, except George S., are the employés of the great factory in Brooklyn indebted for many benefits and privileges not often provided for employés by the capitalists who profit by their labor. In this establishment there is a restaurant in the building, where meals are furnished to the workpeople, both men and women, at the bare cost. There is an excellent circulating library for their use, while in the "Appleton Mission," a neat structure near the factory, religious instruction and services are offered to all who choose to avail themselves of it free of charge; two "benefit associations" have also been formed among the people. In this way probably more good has been effected than follows in many cases from large donations to organized societies. No one has ever heard of the Appleton hands going on a "strike." Mr. John A. Appleton was a member of the firm for thirty-two years, and his death, at the age of sixty-five, on July 13th, 1881, was the occasion of unnumbered eulogistic notices wherever the name of Appleton was known; and where is it not known? At a meeting of the publishers and book-trade, held in New York immediately upon the news of his decease, and which was attended by all the leading

men in the business who were then in the city, the following was one of the resolutions passed, which expressed the sense of the meeting: "Not only had Mr. Appleton eminent business qualities but he was alike known for his unswerving integrity and fidelity to every trust. He was, in all his relations, faithful, patient, conscientious and true. Though undemonstrative, he was full of kindly feelings, and always considerate of others. He was honored by his associates and employés, who, in their constant contact with him, knew the warmth of his heart, the generous impulses of his nature, and the uprightness and wisdom which characterized his daily Christian life." Daniel Appleton & Co. are among the few very wealthy book-publishers in the United States.

GEORGE I. SENEY.

GEORGE I. SENEY.

Among the millionaires of New York and vicinity, Mr. George I. Seney has recently "achieved greatness" by the almost unique rapidity with which he has, during the last semi-decade, poured forth his munificent gifts in the shape of donations to institutions of learning, for the interests of art, and to objects of charity. Unlike many of the successful men of this country, who have arisen from poverty by their own exertions, or who have left the farm to try their fortunes in the metropolis, arriving here without means and without friends, George I. Seney had a fair start in life, and came not only of a respectable, but of a somewhat distinguished family. Among his ancestors and connections there were several known to fame in the early history of the United States. The Seneys originally came from France and settled in Queen Anne county, Maryland. One branch of the family still lives there. Seney is a word of locality in southern France, being the name of a mountain and pass into Italy.

Mr. Seney's great-grandfather was Commodore James Nicholson, the first naval officer honored with that title in this country. His grandfather was a member of both the Continental and Federal Congress, representing the State of Maryland. Of his female relatives one was the wife of Colonel William Few, United States Senator from Georgia; another was the wife of Judge Montgomery, of Maryland, and a third was a wife of Albert Gallatin, the distinguished scholar, statesman and financier. His father was an able and respected clergyman of the Methodist Episcopal Church, a resident of New York, and pastor of the Mulberry Street Church, at that time holding a leading position in the denomination. When the "uptown movement" began among the

churches, it was mainly from this body that the fashionable Fourth Avenue Methodist Church was formed, taking the name of "St. Paul's." Thus we see that the early connections and associations of the youthful Seney were among persons of standing in society, and its peculiar nature accounts for his predilection for institutions of the Methodist sect. This tendency was still further confirmed by his education at the Wesleyan University, at Middletown, Connecticut, where he spent several years, but completing his studies at the University of the City of New York, graduating in 1847, about the time of his majority.

He appears to have had no misgivings or doubts as to what his future course was to be. He entered at once, in a subordinate position, the Atlantic Bank in Brooklyn; but Brooklyn was not then the great city it has since become, and Mr. Seney wanted to get nearer to the great central heart-beat of commerce in the metropolis, and soon procured an engagement in the Gallatin National Bank, but in neither of these places had he seen any prospect of rapid promotion, and he did not mean always to be a clerk. We next find him in the Bank of North America, and still again changing to where the possibilities looked brighter, and where, in fact, he soon received the position of paying-teller, namely, in the Metropolitan Bank; from this he soon rose to cashier, and has now been for several years its president.

But this gradual rise by no means satisfied the desires, or filled up the business capacity of Mr. Seney. Like so many of our greatest financiers, he had been gradually acquiring experience in the manipulation of railroad stocks; and from the success of his operations in these, he soon became largely interested in several roads, nominally as a director, but in several with a preponderating influence, which practically gave him the control of the management.

A characteristic mode of operation with Mr. Seney has been to ally himself with two or three, or more, responsible men, such as Alexander M. White, John T. Martin, Nelson Robinson, etc.; and

out of small, weak western roads build larger, new and important lines; first by consolidation, and then by extension. One of the first of these operations in which he was engaged was the improvement of the Peoria, Decatur & Hannibal. Peoria, as is well known, is one of the most important towns of the West—considered as a railroad centre. It is also the centre of the western whiskey distillery interest, which increases its importance as furnishing freight to the Peoria, Decatur & Hannibal Railroad, which is now in a very flourishing condition, and pays a dividend on its income bonds, as well as its regular debt. The terminus of this road was formerly at Mattoon, but since Mr. Seney took hold of the stock it has been extended to Evansville, on the Ohio. The Lake Erie & Western Railroad was organized under similar circumstances, this being made up out of a combination of several small local roads, dexterously welded together under Mr. Seney's influence into a very important line. The Seney system of railroads, as it is called in the South, begins at Bristol, on the border of Tennessee and Virginia, and extends through Chattanooga to Rome, Georgia, thence to Selma, Alabama, and on to the Mississippi river. This system covers the Memphis & Charleston Railroad, and from Rome, Georgia, it extends to Brunswick on the coast, and its connections reach from Norfolk and from the Pennsylvania Railroad to the lower Mississippi and the lower Atlantic.

Mr. Seney's largest operation of this nature, however, as regards extent and business, and we may add profit, has been the enlargement and improvement of the Ohio Central. A portion of this had been in operation several years before Mr. Seney became connected with it. When he was placed on the Board of Directors everything was changed—he may be truly said to have recreated it. The improvements he planned and the extensions carried out now brings the Ohio Central Railroad the entire length of the State, from north to south, dividing it in nearly equi-distant portions east and west. Commencing at Toledo, on the western shore of Lake Erie, the road runs through a rich farming and

valuable coal-mining country, passing through Columbus, the capital of the State, and thence southerly to Point Pleasant, on the Ohio, crossing that river over a magnificent bridge, and making its present terminus at Charleston, West Virginia. One of his latest and most successful operations was his sale of the New York, Chicago & St. Louis Railroad, commonly known as the "Nickle-plate." He got rid of this in good time, harvesting abundant gains. Since it has passed into other hands it is quoted at merely nominal prices at the Stock Exchange. Mr. Seney seems to have a prophetic instinct of when to buy and when to sell, and he rarely, if ever, makes a mistake.

Unlike some others of our millionaires, Mr. Seney has never let all his thoughts become absorbed in money-making. A care for religion, art, education and the alleviation of human misery has been his pastime and recreation. He has gathered in his home one of the choicest collections of paintings which adorn any private gallery, and these he has freely lent for public exhibition to aid in raising funds for charitable work. During the winter of 1883 some sixty of his choicest pictures were loaned to the Society of Sheltering Arms Nursery to aid the bazaar, held for its benefit in the Brooklyn Art Association Many of these were by foreign artists and of great value; but native talent had not been overlooked, and in the collection were many specimens from New York and Brooklyn studios.

Of the large donations of money made by Mr. Seney to various objects, it is not easy to specify the most important, since all the beneficiaries had good claims to recognition. Among the first was his princely gift to his *Alma Mater*, the Wesleyan University, at Middletown, Connecticut, which has amounted in the aggregate to over half a million dollars. The best feature of this donation was his arrangement for the founding of thirty-six scholarships, for the purpose of aiding gifted but impecunious students; the aid furnished to each adjudged worthy (after a competitive examination) varies from $100 to $250, according to the proficiency of the

student, so that all are stimulated to do their best, and the reward coming in the shape of a prize for merit, does not injure the self-respect, or humiliate the young man who accepts it.

Several literary institutions in the State of Georgia have shared in the munificence of Mr. Seney. One of the first of these was the "Lucy Cobb Institute." This gift was drawn forth by an appeal from a graduate, Miss Storal, of Athens, Georgia. The precise object of the application was for funds to build a chapel for the school. The sum required was $9,000. Mr. Seney, in reply, offered to give $5,000 if the citizens would raise $4,000. The energy of Miss Storal secured the whole, and the structure is to be called the Seney-Storal Chapel.

To a Methodist College in Georgia he sent $20,000, and to the Wesleyan Female College, at Macon, Georgia, he has given in various sums a total of $100,000. A smaller gift, but absolutely unique in its object, was that of $1,000 to the general building fund of the "People's Church, of Boston," with this odd suggestion: that "if any special use is to be made of the money, it be spent in furnishing comfortable and cushioned seats for the colored friends, in the best part of the church." Whether this hint was given out of pure love for the "colored friends," or rather as a sarcasm on the general usage of church trustees in the enlightened city of Boston, we know not.

To the Eye and Ear Infirmary, of Brooklyn, Mr. Seney has donated the sum of $25,000, and to the Industrial School for Homeless Children, in the same city, an equal sum.

The Long Island Historical Society has received a large share of Mr. Seney's personal interest, as well as money gifts, and books of almost priceless value. At various times sums have been given, which amount to over $100,000. Some of this has been for general purposes, and other sums for special objects, such as rebinding valuable works, etc. He has recently added two gifts of peculiar interest to littérateurs and historical students. One of these is the great French work of Baron Taylor, on the "Archi-

tecture and Antiquities of France," in twenty-seven imperial folio volumes, exceedingly rare, and containing a large number (nearly 2,000) of excellent lithographic plates. Accompanying this was a collection of famous etchings and engravings, in forty-seven folio volumes; they are known as the "Cabinet du Roi," having formerly belonged to Louis Phillippe. These are great rarities, and highly valued by the society.

In the spring of 1882 Mr. Seney offered to give to the Brooklyn Library the sum of $60,000, on condition that the trustees should raise $100,000 by the 1st of June. This occurring at a time of the year when many of the wealthiest people were away, it was impossible in that limited time to raise the whole amount; $75,000 was contributed by different gentlemen, but as the sum fell short of that indicated by Mr. Seney, his offer lapsed, and the library has not received any new offer from him.

Perhaps what Mr. Seney would consider his crowning work is the founding of the "Methodist General Hospital," in the city of his residence, Brooklyn. At the laying of the corner-stone, in September, 1882, the Rev. Dr. J. M. Buckley stated that this was the "first hospital in the history of the Methodist church."

When the Seney Hospital is completed, it will not be surpassed by any other structure of the kind in the country, except, perhaps, the Johns Hopkins Hospital, of Baltimore. The former will cost a million dollars, the latter about two millions; the former will have nine separate and distinct buildings, the latter will have twenty.

The administration building will front on Sixth street, and will be 155 feet 6 inches in length, and 92 feet in depth, exclusive of the tower, which will project 19 feet. The height to the top of the cornices will be 61 feet 8 inches, and the height to the top of the tower 126 feet. The building will be of brick, and faced on all sides with Trenton pressed bricks, laid with black joints, and trimmed with New Jersey freestone. It will be fireproof, the floor-beams, partitions, and stairs being of iron, and the roofs of iron, asbestos, and slate. No wood will be used on the exterior, all

cornices and dormer windows being of stone. The windows and porches will be ornamented with handsomely carved capitals in different designs, those for the mullion windows being supported by Wyoming Valley bluestone shafts. The basement story will be ten feet high, and will contain the servants' parlor and sewing-room, examination and waiting-rooms, and toilet and store-rooms. There will be an elevator from this story to the third. The first story will be eighteen feet high, and will contain the trustees' and general reception-rooms, and the officers' and nurses' dining-rooms, superintendent's and clerks' offices, toilet-room, and the chapel. This will be octagonal in plan, with a ceiling twenty-two feet high, and will seat 160 persons. It will not be for the exclusive use of the patients, but it is to be so arranged that the public can attend the services without entering the hospital proper. The principal entrance to the building is through a vestibule 17 feet 6 inches wide, the walls of which will be faced with enamelled bricks in fancy designs.

It is proposed to make this a model hospital in every respect—the most progressive ideas in regard to ventilation, and the isolation of the separate wards, the operating amphitheatre, and all other departments, are to be adjusted with such strict attention to the latest ascertained facts of science, that the upholders of the "germ theory" will here, if anywhere, find their *sine qua non* in hospital treatment. What it will cost is yet unknown; probably not less than $1,000,000—which brings the total amount of his benefactions to the munificent sum of $1,676,000.

Mr. Seney has endowed an institution at Macon, and another at Oxford, Georgia. His benefactions have been various and munificent; that a member of his family, a young daughter, jocularly remarked that she wished she was a public institution.

Brooklyn is proud of this large-hearted citizen, who has done so much to add to its fame, and who is still young enough to multiply his good deeds, and make glad the hearts of his fellow-beings.

MARSHALL JEWELL.

MARSHALL JEWELL, ex-Governor of Connecticut, ex-Minister to Russia, ex-Postmaster-General, and Chairman in 1880 of the Republican National Committee, was a native of Winchester, New Hampshire, and was born on the 24th of October, 1825. The family stock from which Mr. Jewell sprang were settled in Boston as early as 1639, where his American ancestor was Mr. Thomas Jewell, whose son Joseph was extensively known in those early times as a resident of Charlestown, and the owner of the ferry between that place and Boston. About 1690 the latter removed to Stow, Vermont, and the family of Jewells finally scattered to various parts of the country, some remaining in New England, some diverging to New York, and others seeking their fortunes farther west. Mr. Pliny Jewell, the father of Marshall, was in business as a tanner for many years in New Hampshire; tanning had been the hereditary business of the Jewells for five generations —so, if Shakespeare's assertion on the incorruptibility of tanners hath any ground in science, the Jewell family are among the best preserved of mortals.

Young Marshall received as much education as village boys generally gather from a few seasons' attendance at the common school, and a term or two at the academy; but he had in his youth an insatiable thirst for knowledge, and to such, ways are opened which others never find to supplement school deficiencies. Very early he was taken into the tan-yard, working at the business until he was eighteen, and securing a thorough acquaintance with all the processes then known in the trade, little thinking that this sort of information would be turned to good account in a foreign land in the public service of his country at a later day. When

Marshall was about twenty years of age his father removed to Hartford, Connecticut, but the lad had already abandoned the idea of following that trade as his life business, and he struck out in an entirely new direction. His mind naturally turned to subjects of a scientific nature, and among the first who studied telegraphy with the idea of making it his permanent profession was young Jewell. The first situation which he obtained as a telegraph operator was in Rochester, New York; subsequently he was put in charge of an office at Akron, Ohio; then we find him at Columbia, Tennessee, and from thence he went to Jackson, Mississippi. All these changes of position were made before he was twenty-three. In 1848 he superintended the construction of telegraph lines between New Orleans and Louisville, Kentucky. The next year he received the appointment of General Superintendent of the New York and Boston Telegraph Line.

While, however, young Marshall had thus been rising by successive steps from the desk of the operator to the head of an important line, his father's business had so greatly prospered that he needed the help of all his sons, and Marshall was persuaded to abandon telegraphy and return to the leather business—but in a different branch, and in a far different position from that which he had left. This new enterprise was the manufacture of leather belting, into which he entered as a partner, the firm being P. Jewell & Son. The period was propitious and the business immensely profitable; about $100,000 was said to have been made, clear of all expenses, the first year. Afterwards Marshall's brothers were taken into the concern, and the firm of P. Jewell & Sons became one of the largest manufacturing interests in the State, and sent its goods all over the country as well as to Europe; Marshall travelled extensively in France, Belgium, Austria and Germany between the years 1852 and 1857; during this time the business was greatly extended, and the travelling partner thus had an opportunity of becoming acquainted with nearly every country in Europe. After the death of his father (1869) he became the head

of the firm, which eventually included all the Jewell brothers—Pliny, Lyman B. and Charles A.

In 1865–67 Mr. Jewell again visited Europe in the interests of the firm, which had by this time become very extensive, yielding enormous profits. On this occasion his travels were not limited to the European continent; he visited Egypt, making the ascent of the Nile, and then travelled through Palestine; on his return taking in the Paris Exposition of 1867, attending the Convention of Leather Manufacturers, who met there to discuss the interests of the leather business in its various branches.

Like every intelligent person, Marshall Jewell had always taken an interest in politics, but he was forty-three years of age, and a wealthy man, before he entered actively into those of his own State; when he did, he made a splendid *debut*, running for governor on the Republican ticket, defeating that veteran politician, James E. English. From this time forward, until within a short period of his death, the name of Marshall Jewell was rarely absent from any important State or National canvass. He was re-elected in 1871 and in 1872 to fill the gubernatorial office. In 1873 another honor awaited him. He was appointed by President Grant (also an ex-tanner) to represent the United States at St. Petersburg. Undoubtedly Marshall Jewell was better fitted for this office than many aspirants for that position would have been; his extensive travels in Europe had made him familiar with European modes of thought; and, if he did not understand the language of the Muscovites, he at least was safe from that exhibition of *naiveté* which has distinguished some of our crude diplomats abroad. While he was in Russia, Mr. Jewell was enabled to perform at least two very distinct services for the commerce of his own country. He had discovered, in the Russian markets (for much of the commerce of that country in all sorts of goods is conducted in open markets), that many kinds of inferior goods were fraudulently sold under the name of "American axes," "American sewing-machines," etc., thus putting discredit upon the real manufactures of the United States.

Mr. Jewell appealed to the Imperial government, represented the injury that was thus done to our merchants and manufacturers, and finally succeeded in negotiating a specific treaty, securing to Americans perfect protection for their respective trade-marks.

Mr. Jewell was a person of very accurate observation; there was little to be seen which escaped his penetrating eye, and it may well be supposed that he was ever wide awake to everything affecting the leather interest. Every dealer knows what a fancy the aristocratic purchaser here and elsewhere has for that subtle perfume which pervades the true Russian leather. What caused this peculiar aroma? Mr. Jewell determined to find out. The process of tanning in Russia to a transient observer was apparently the same as with us, but, by close observation, the American minister discerned that a small amount of birch-bark tar was used in the Russian tanneries. Procuring some materials to be experimented with, he soon solved the mystery of the peculiar scent. As he was still a member of the manufacturing firm in Hartford, a less generous man would have kept this secret for his own profit. Not so Marshall Jewell; he immediately bought some of the tar and sent it home, with full explanations for its use, and soon every paper in the land was made aware that henceforth "Russian leather" could be as perfectly manufactured in the United States as in Moscow or Novgorod. Had he remained in St. Petersburg we should probably have had other benefits to record which his zeal would have won for his country, but in 1874 President Grant nominated him for a cabinet position, as successor of A. J. Creswell, Postmaster-General. On receiving the news of this appointment, Mr. Jewell resigned his foreign mission and returned home. In this new department he displayed great energy, and set himself at once to remedy some of the corrupt practices which had crept into the post-office management; just at this time some very notorious "straw bids" had been made for valuable contracts in the southwest, particularly from Texas and Alabama. He made every effort to suppress these frauds, and in

great measure succeeded, but not without awakening the anger of the politicians interested; and when his own interests were at stake under the next administration the senators from these States were found bitterly opposing him.

It was Marshall Jewell who established the fast mail service between New York and Chicago. On his return from Russia he had stopped at Berlin, Paris and London to examine the postal systems of those countries, being always ready to adopt any real improvements from any source whatever; and it is to him that the United States and Canada owe the common postal system which now exists between them. His reforms, of course, excited the intense ill-will of all the drones and schemers who infested the department, and his declaration, that he intended to conduct it on business principles, created something like a panic. "Never before," he remarked, "was I at the head of an institution which did not pay its own expenses." During a speech which he made at the annual dinner of the New York Chamber of Commerce in May, 1875, he said: "I say for myself, as a merchant now temporarily in politics, and on the strength of a merchant's word, I pledge to you that, in my feeble attempt I have made to administer the department of the government over which I preside, I have administered it as I would my private affairs; I have administered it as a merchant always does his affairs—for the benefit of his owners, which, in this case, are the people." This spirit of rectitude had, however, no influence on General Grant's successor. In March, 1876, Mr. Rutherford B. Hayes was inducted into the Presidential chair, and early in July Mr. Jewell's resignation was requested, and promptly rendered.

On his return to Hartford, Mr. Jewell was welcomed home by a public ovation, which plainly expressed the sentiments of the people. Addresses were made by prominent citizens commending his course; an enormous procession was organized to receive him, artillery was fired, and all such demonstrations as a free people know how to accord to a faithful public servant. After this period

Mr. Jewell held no political office, though he consented to act as Chairman of the Republican Committee during the political campaign of 1879–80. Besides these political episodes, and his business as a member of the old firm in Hartford, Marshall Jewell was connected with many other business enterprises. For some years he was a special partner in the dry-goods house of Charles Root & Co., in Detroit, Michigan; he was also President of the Jewell Pin Company; and he was also interested in two telephone companies—the United States Telephone Association, and the Southern New England Telephone Company. He was a Director in the Phœnix Fire Insurance Company, of Hartford; in the Hartford Bank, and in several other companies and associations.

In politics few have risen to such influence and position who entered the field so late in life; and considering that he really enjoyed its excitement, it is strange that he had not appeared earlier in the arena. Mr. Jewell was a man of abounding vitality, stout in figure and of only medium height, but of very attractive appearance, one whom it might have been thought could have lived out his threescore years and ten, as a plain-looking man was heard to remark, as he stood looking at the dead governor's likeness in a store on Main street, Hartford, on the day of the funeral: "It seems a pity that a man like that shouldn't live longer."

To his friends his life seemed far more important than to himself; during his last illness he suddenly turned to his medical attendant and asked: "How long will it take, doctor?" "How long will what take?" inquired the doctor. "I mean," said the sick man, "how long does it take for a man to die?" "In your condition, Governor," was the answer, "it is a matter of only a few hours." "All right, doctor," said he, and settled back quietly to await the end. His death occurred on the 10th of February, 1883, and was caused by pneumonia.

For many years he had occupied a handsome residence on Farmington avenue, and "the governor's house" had been famous for its wide and sumptuous hospitality, even before Mr. Jewell's

entrance into politics. When the Russian Grand Duke Alexis was in this country he visited Hartford as the guest of Mr. Jewell; the latter pointing out to the Duke the site of his early work in tanning leather, Alexis exclaimed, "What! is that the way Americans rise? from the tannery to the governor's chair?"

In politics, as Chairman of the Republican National Committee, Mr. Jewell was most energetic and untiring, and to his efforts may be fairly ascribed a large portion of the success of his party in 1880; nor did he scruple to use any of the means adopted by his confrères; frankly admitting that he had been "distributing cash through the States."

Much of Mr. Jewell's success, as well in business as in politics, was due to his temperament, as was well remarked by his friend and pastor, Dr. Parker: "Much is said of pluck, nerve, mettle, energy, hardihood, audacity, as the causative powers in such a career and character. Let us sum up all such qualities in physical and mental force. It is inheritance. In vain you commend it to one who has no valiant ancestor. Marshall Jewell was excellently created. The atmosphere of his cradle and childhood was pure and bracing. The virtues of his father were only varied in his constitution. Some men think to thrive by the failures of others, and aim at solitary successes; not so with Marshall Jewell, he preferred companionship in success. It is much to say of a man that he has not an enemy in the world. It is far more and better to say of him that no man in the world had an enemy in him. He had no capacity for malice; and even in the heat of politics meeting friends opposed to him as partisans, he would offer his hand and say, 'Whatever comes of this contest let you and I remain good friends.'"

The precise amount of Mr. Jewell's fortune has not been divulged; it was very large.

"LUCKY" BALDWIN.

Mr. E. J. Baldwin, who long ago obtained the sobriquet of "lucky," was no more favored of fortune than that he had the mental constitution and physical vigor which enabled him to work early and late, and brains to see and seize upon opportunities which many others overlooked, either from lack of intellectual capacity, or a deficiency in the nervous temperament. His wealth did not fall on him from the skies; neither did his first pick and shovel strike a bonanza. What he has obtained he has worked for fully thirty years; what he needed to know, and was deficient in, he learned, and never left a subject till he had mastered it in all its details. This was the kind of "luck" which helped him to his present possessions. Mr. Baldwin came to California from the enterprising State of Ohio, where he was born in 1828, in Butler county, on a farm near the Great Miami river, a short distance from the shire town of Hamilton. When a child of seven years, the family removed to Indiana, some seventy miles east of Chicago, on land adjoining that of the Hon. Schuyler Colfax's family. Here young Baldwin received the elements of a common country school education, and was then set to work on his father's farm. He grew up strong and healthy, though not particularly robust-looking; and what he lacked of book education he made up to some extent by observation, and listening to the politicians of Hamilton, whenever he could get an opportunity to go "to the town." His knowledge of farming was not a useless acquisition either to the future millionaire, for much of it was afterwards applied in extensive ranches in Southern California. He married soon after arriving at his majority, and set up for himself in the town of Valparaiso, about forty miles west of his late home.

There he opened a country store; but being beyond the reach of any railroad, he felt the great need of some more speedy means of communication with the South and West. He observed that an immense amount of produce might be sold or exchanged to advantage, which was practically wasted for want of a market to dispose of the surplus. As he could not build a railroad to facilitate traffic for want of funds, he did what he could, and constructed three canal-boats, which were the first boats put upon the "Illinois Canal"—between Chicago and St. Louis in 1848–50. But with the restless fever in his veins which seems to possess so many Western people, he soon pushed beyond Chicago, and settled, or rather stopped for a while, at Racine, Wisconsin; here he engaged in the grocery business, and continued it with good success for two years; then he concluded to try California. He travelled overland, taking with him a number of horses and wagons, a large supply of merchandise, and a number of passengers, so that his time was by no means lost while on the way—and his personal expenses might be put at a minimum. He sold most of his goods on the journey, principally at Salt Lake City, so that west of that point he had no further encumbrance, and had cleared on his sales between three and four thousand dollars. Before reaching the Sierras, he sold out his horses and wagons, and started over the mountains with pack mules; halting for rest a few weeks at Placerville, he then went on to San Francisco. After arriving there, he fatted up his mules, and sold them at a good profit, "standing in" several thousand dollars ahead of what he had when he commenced his journey; in making which, while crossing Nevada, he went up Gold Canon almost directly over the ground in which he eventually made his great fortune; he, however, laid its foundations in the purchase of the Pacific Temperance House, then a thriving hotel on Pacific street. He ran this house very successfully as long as he kept it, but when an opportunity to sell out to advantage occurred, he quickly closed the bargain, and with his increased capital, opened another hotel in Jackson street, calling

it the Clinton House. He conducted this for about six months in 1854, when he once more sold out at a profit, and with the proceeds commenced a new business.

This new enterprise was the manufacture and sale of bricks. At first he entered into partnership with one of his passengers who had crossed the plains with him. Mr. Baldwin looked up business and took contracts while the partner oversaw the manufacturing department. When he commenced, Mr. Baldwin had no knowledge whatever of the brick-making, but having got some insight into it by close observation of the workmen, and having also secured a treatise upon the subject which he faithfully studied, he soon felt himself competent to conduct the business alone. Having dissolved the partnership, he made arrangements to greatly extend the business. He procured the contract from government offices in San Francisco to supply all the brick to be used in the construction of the Fort Point fortifications, on very remunerative terms: and to save freightage he removed his works to the vicinity of Fort Point, where he also made all the bricks required by the government in its stately citadel on the island of Alcatraz; these contracts occupied him for two years, during which time he of course employed a large force of laborers; he erected cheap boarding houses, and boarded the workmen—indeed there seemed no way in which money could be made that he did not seize upon it; this profit upon these boarders amounted to from twelve to fifteen hundred dollars per month. His mania for change now took possession of him again: he had made all the bricks he wanted to make. His next move was something entirely different. In 1855 there was a large sale of real estate, known as the "Folsom Sale," at which he bought largely, including a lot on Commercial street on which a livery stable was located; he bought out this business, which he carried on for an unprecedented length of time—seven years, adding all the time to his real estate, in which most of his funds were at this time invested. But tiring of this at last he suddenly sold out the

livery business, and started for Virginia City; not with the intention of mining, but to go into lumbering; taking with him a number of teams and a large quantity of lumber, he established a yard there which, like all of his projects hitherto, proved a hit. The miners needed immense quantities of lumber to build their shafts, and to buttress up their tunnels, and all that was used in Virginia City had to be brought from a considerable distance and at great expense. After a time, indeed, immense shoots were built from the summit of the timbered hills—one, some three miles in length—but at the time Mr. Baldwin took his lumber there, no such device was in operation, and he could consequently demand almost any price for his stock of wood. In this expedition he naturally became interested in the mines; though he never seems to have had any inclination for practical work in them, but he returned from this enterprise to San Francisco to commence his speculations in mining stocks; here his fortune fluctuated considerably; stocks were something not quite so tangible and easily understood as bricks and horses; like others who ventured on the Stock Exchange he had his ups and downs, and at one period he had to mortgage nearly all of his real estate to keep afloat. But he persevered and his reward came in the rich returns from Crown Point, Belcher, Consolidated Virginia, California and Ophir, in all of which he speculated on a grand scale. He had used his opportunity when in Virginia City to examine into the merits of these mines, and was convinced of their value; it is said that he tried successively to induce Mackay, Fair and J. P. Jones to unite with him in bringing out the Belcher, but they had other plans in hand, and he did not succeed in interesting them to that extent. Ever since that he has worked by and for himself, having no partners and joining no companies.

About 1874 he, by a series of very shrewd movements, secured the control of over one-half of the shares of the rich Ophir mine; this required the purchase of fifty-five thousand shares. He cleared a neat $5,000,000 out of this venture, and might have

made much more had he chosen to manipulate the stock as some speculators are always ready to do, regardless of the ruin they bring upon others; but Mr. Baldwin has never exercised his great financial influence in creating "corners" or panics. Some five years ago he obtained a similar controlling interest in the "Justice mine." But, while thus adding to his fortune, he was not idle in other directions. In the spring of 1875 he commenced those double buildings—namely, the hotel and theatre, or academy of music, known as "Baldwin's"—in San Francisco, and, although five hundred workmen were employed, this grand structure took two years to complete. It is located on the corner of Market and Powell streets; on the latter it is two hundred and seventy-five feet front by two hundred and ten feet on Market street. The principal façade is decorated in the style of the French renaissance, with a mansard roof, Corinthian columns and ornate cornices. The summit is relieved by several towers, the central one reaching to a height of one hundred and sixty-two feet. It is as nearly fire-proof as a building can be made; it is furnished and equipped, both the theatre and hotel, in the most complete manner; no detail which could add to the comfort of guests or visitors appears to have been overlooked. The total cost was nearly $3,000,000.

In all of Mr. Baldwin's building and other enterprises he has kept in view the interests of the community with which he was identified, always patronizing native producers and manufacturers, as far as was practicable. The lumber for his great building was of home growth; the furniture and mirrors were mostly from the Eastern States; some stone and woods were brought from Mexico and the Sandwich Islands, but were made up by workmen in San Francisco; the West Coast Furniture Company doing most of the work. Subsequently Mr. Baldwin purchased a large plot of ground for the purpose of building a public market. The æsthetic plan which the proprietor devised for this great public improvement deserves all praise. Most markets are very disagreeable places to visit, and the purchaser is forced to traverse the rounds

of the several departments, and is usually very glad to escape—even with the loss of his solid cash; but Mr. Baldwin's idea was to make this model market attractive. The ground formerly known as the McCrellish property, with a frontage on Market street measuring one hundred and seventy-five feet by two hundred and seventy-five in depth, was that selected. The plan includes drive-ways, so that ladies can leave their orders without descending from their carriages; shrubs, flowers, fountains, and on Saturday evenings music, will, when completed, charm and detain customers, who will have no desire to get away from the precinct. If this is carried out in the spirit of the proprietor it will prove one of the permanent attractions of the city. But it is not San Francisco alone which has been benefited by the improving hand of E. J. Baldwin; other parts of the State have shared in the stimulus created by the diffusion of his money and the broad views he has made practical in stock-raising and other pursuits.

About 1875 Mr. Baldwin visited Los Angelos county, rightly named the land of the angels; for such is the loveliness of the climate, and the beautiful nature of its flora, that celestial visitants might well be entertained there; in this "Garden of California" Mr. Baldwin bought some 60,000 acres of the choicest land, some of which is divided off and occupied as farms; a portion is devoted to corn—some 13,000 acres, while what is called "the home-track," the old Santa Anita Ranch, about 16,000 acres, is mainly devoted to stock-horses, mules and sheep of the finest breeds—the former including the last of the Lexingtons, and the latter both merino sheep and Southdowns, in all 20,000 sheep; some of the rams bought of Lord Walsingham cost $800 apiece. The milch kine include Jerseys, Alderneys, Guernseys, Short Horns and Durhams; some of the latter are raised for the market, but all are thoroughbred. It takes about two hundred laborers to look after this ranch and the stock. Part of the land is naturally irrigated, and part artificially; there are six miles of conducting

pipe and several artesian wells on the place, which aid in filling a number of artificial lakes. There are thirty dwelling-houses and other buildings, many of them artistic in form, adding a human interest to the natural beauties of the scene; rustic arbors, bridges, and, better than all, a school for the benefit of the children of the laboring cottagers, meet the eye; there is also a store upon the place, with a well-selected stock of goods, which is frequently renewed, and which enables the workmen and their families to supply their wants, without loss of time or expense of travelling to the county town. But the half of the beauties of Anita Ranch remain to be told. The large and beautiful collection of trees of various kinds, useful and ornamental, is simply enchanting; and the floral nurseries are like fairy groves, so lithe and delicate are many of these trees in the first months of their growth. There are over 1,200 acres devoted to fruit and arbor-culture, and among the great variety of fruit trees, 18,000 are oranges, lemons and limes; there are 2,000 almond trees; 500 Italian chestnut trees; eighty acres are set out with the English walnut; peach, plum and apple trees in plenty, though less numerous; 3,000 pepper trees add an oriental feature to the scene; while 60,000 eucalyptus trees, embracing nearly thirty varieties, add their health-giving qualities to the air; one of the pleasing and useful features of the orchard is a broad drive-way or avenue three miles in length by one hundred and twenty in width, bordered by these healthful and stately foreign trees, down the centre of which is a thrifty growth of the smaller pepper trees; fig trees, both white and black, thrive on this estate. Nearly every quarter of the world has furnished its specimen trees to adorn these grounds. Three hundred acres of vineyard show a wonderful variety of American and foreign grapes; seventy acres being devoted to the latter. The nurseries are proportionately extensive as is the orchard; at one time might be seen 60,000 budded orange trees; while the young eucalyptus trees are set out in groves, covering several acres; evergreens are not overlooked; and this wonderful climate assimilates them all.

Indeed this ranch is one of the most astonishing displays of the immense variety of fruits and foliage which will not only grow, but grows to the utmost perfection in Los Angelos county. This land is generally level, with the exception of some slight elevations, but about the centre of this modern Eden is a rise of land, about seventy-five feet in height, which is to be the site for the grand mansion of the future; when this English-Gothic stone structure is completed it will overlook the entire estate, so far as the eye can see. Over half a million dollars has been expended on Santa Anita. Art and nature have combined to make it one of the loveliest spots on the Pacific coast, and, in some respects, there are few anywhere which surpass it. The material prosperity of Mr. Baldwin has certainly been more uniformly progressive than many others now exceeding him in wealth, but good judgment and indomitable energy have been his prominent characteristics; his opportunities were self-sought; and though he made many changes, enough in his early life to have been labeled in old-time phraseology as a "rolling stone," of which no good was ever prophesied, yet it will be noted that he never relaxed his hold of a paying concern until a more profitable was within his grasp.

Mr. Baldwin has hitherto shown no disposition to leave the extreme West in favor of either New York or Paris, as so many of his peers in the race for wealth in California have done. While in San Francisco he occupies at times a suite of rooms in his own hotel—"The Baldwin." He has been twice married, but is now a widower. His daughter has also been twice married, her last husband being the noted horse-trainer, Budd Doble. Mr. Baldwin's social life has been almost as adventurous as his business enterprises. Soon after the completion of his magnificent hotel he was sued by one of his employés for breach of promise of marriage, putting the damages at $40,000. Early in the last year (January 5th, 1883) Mr. Baldwin was shot and wounded in the arm by Miss Verona Baldwin, his cousin; the assault occurred in the corridor of his hotel. The young lady was arrested and incarcerated

on a charge of "intent to kill;" when the trial took place the jury was so far convinced of the truth of her story of alleged injustice and injury that she was unanimously acquitted by a verdict of "Not guilty," which verdict the local papers united in indorsing. It is evident that business capacity does not always include clearness of moral vision; did it, Mr. Baldwin's $20,000,000 would surely have enabled him to navigate with fewer shocks through the perilous eddies, rocks and shoals of social life in California. If Mr. Baldwin cannot be held up in all respects as a model man, let his young countrymen at least endeavor to emulate his energy, perseverance and regard for the material prosperity of the community.

SAMUEL J. TILDEN.

SAMUEL J. TILDEN was born in Lebanon, Columbia county, New York, in 1813; he received a fair elementary education, was entered at Yale College, and later, studied at the University of New York, and then commenced the study of law, in the practice of which he soon made his mark. During his early manhood political parties were divided into Whig and Democrat, and when Mr. Tilden was about thirty-five the great struggle commenced, which finally divided the latter into the conservative—or what has since been called "the old Bourbon element," and the more progressive party, headed by Martin Van Buren. Mr. Tilden was a firm friend of the latter, and from the natural affiliations growing out of that connection, became broader and more national in his spirit than some of his earlier confrères.

Mr. Tilden was always a man who could learn by events, and when the great collision came in 1861, he had no hesitation as to his duty in the premises; he squarely planted himself on the side of the Union, while some of his friends stopped to talk about State rights—as might safely be done in time of peace, but not in the face of civil war; he recognized the fact, that all speculative theories must give way to the "supreme right of national preservation." But it was in the matter of municipal reform that Mr. Tilden won the general admiration of all parties; to his efforts, more than to any other person, is due the final breaking up and dissolution of the notorious "Tweed ring" in New York, while his record as governor very justly won him the nomination to the Presidency in 1876, which was responded to by a handsome majority in the popular vote. How the will of the people was thwarted and brought to naught, it is not our purpose to describe

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here. History has recorded, and will preserve the story. We shall only remark that, in the estimation of all honest men, Mr. Tilden bore himself through that trying crisis with a cool, self-contained wisdom, which must win for him on the page of the historian, the highest possible commendation, as a patriot and a respecter of law and order, to which principle he was ready to sacrifice, and did sacrifice, everything but the esteem of his fellow-citizens.

Since that eventful year of 1876, Mr. Tilden has quietly occupied himself with business affairs, and with the improvement of his villa-farm at Greystone, on the Hudson, and his splendid residence in Gramercy Park, New York city. For a long time Mr. Tilden's office was in Wall street, and this was shared by his friend, Mr. Charles F. McLean, who is jocosely charged with habitually personating Mr. Tilden to unsuspecting strangers and interviewers, when the Democratic chief did not choose to be seen. But latterly Mr. Tilden has occupied an office on the third floor at 120 Nassau street, which adjoins the sub-treasury building; and on the door of his suite of rooms may be read the following information: "New York Iron Mine—Samuel J. Tilden—George W. Smith." To this office "the chief" comes three times a week, Tuesdays, Thursdays, and Saturdays; he generally appears about midday, and remains only a short time. His clerks always speak of him as "the governor," and defend him zealously from the prying eyes of all newspaper men. Besides this place, he has also an office in the same building with the Third National Bank, where he deposits. He often comes down into Wall street in a close carriage, and summoning his broker to get in and take a seat beside him, he thus gets the latest news of the street, discusses the condition of stocks, gives his orders, and thus, while his coachman has been slowly driving round a few blocks, the business of the day is transacted, the broker is re-deposited, and "the governor" goes home or drives elsewhere.

In summer Mr. Tilden resides at Greystone, about twelve miles

from the city, near the town of Yonkers, on the North river; hence the sobriquet of "the Sage of Greystone." Here we find the late president-elect in the guise of a farmer, and his farm is as thoroughly well managed as his finances, and that is saying a great deal in its praise; here he keeps blooded stock, cattle, poultry and thorough-bred dogs; everything is the best of its kind, particularly horses, in which he takes great pleasure. The ground itself of which the farm is composed has a very undulating surface, with hills and dales which make a tour of the place somewhat fatiguing to city visitors; and it is more than suspected that when certain politicians have come to Greystone to spy out the condition of the ex-governor's health he has taken a somewhat malicious pleasure in leading them a wearisome tramp about the farm; easily tiring them out, and so leaving them to draw their inferences. As Mr. Tilden has never married his house is presided over by a sister. Greystone is sufficiently near the city to be accessible to those whom its owner desires to see, while it is just far enough away to keep the ordinary idle caller from becoming too much of a bore.

The historical house in Gramercy Park, which Mr. Tilden has occupied for many years (No. 15), has lately undergone great expansion and improvement. The house next to it, formerly occupied by his friend, Mr. McLean, has been added to it, and the whole façade of both houses so remodeled as to present the appearance of one very large mansion. There are many beautiful and expensive buildings in New York, but not one more artistically harmonious than this. "Gramercy Park" is simply a single block or square of ground reserved on Lexington avenue between Twentieth and Twenty-first streets. It is planted and kept in good condition, and answers the purpose of an airing place for nurslings and small children, but has otherwise no park-like features, being too small to scarcely deserve the name; still it is pleasanter to look across this square of green sward and shrubbery than to feel a pile of brick or brown stone reflecting the heat or blocking the

view at a distance of only a narrow street between. It is on Twentieth street that Mr. Tilden's house stands, facing on the southern side of "Gramercy Park." That the busy politician and successful financier should have been capable of conceiving such an approximation to absolute perfection, in the transformation of two plain houses into such an æsthetic whole, speaks volumes for the general and versatile culture of the owner. The appearance is extremely imposing; it is fifty feet front, and in depth extends nearly to Nineteenth street. There are two entrances, and between these are very wide and handsomely designed bay-windows which are carried up to the fourth story. The general character of the architecture is Gothic, but this is very freely treated; there is much ornamentation, but all in exquisite taste. It is not easy to contrive novelties in the treatment of façades, but this has been done here in a very pleasing manner in one way by the management of the cornice line, which has been divided into pediments—"breaking," as the architects say, "the sky-line," which in a house fifty feet front, if carried out in the common fashion, is apt to give a heavy and oppressive look to the structure. On the northeast corner it was desired to place a flag-staff, and this has been treated in a very happy manner to aid the general effect. A substantial square metal base supports a pediment which holds the flag-staff, and this is made to assist the eye in following the dominating apex, secured by treating the main chimney in an ornamental manner, giving to the summit a sort of pyramidal form by a culminating point, as "drawing up the sky-line to an apex." The verbal or written description of this architectural effect by no means conveys an adequate idea of the sense of beautiful proportion which is thus bestowed on the whole structure; the *tout ensemble* is remarkably fine and entirely unlike any other house in the city.

One feature which attracts the attention of every passer-by on Twentieth street are five beautifully carved heads, in high relief, set medallion fashion between the bay-windows on the first floor:

these are Shakespeare, Milton, Franklin, Goethe, Dante; around the old entrance is some very fine ornamental carving, and the four seasons are symbolically represented by the heads of those mythological deities which preside over them. Over the new entrance is the head of Michael Angelo. Another unusual point is the very handsome and substantial treatment of the front area, which is enclosed in an open balustrade of real bronze, of which material are also the guards of the basement windows, the gates being solid of the same rich metal; the railings of the stoops are a combination of bronze and ebony; massiveness, without being heavy, and costly, without a shadow of vulgar display, is the effect of these unique embellishments, but a fraction of which we have endeavored to describe; "magnificent" is not too large a word to employ as the sum total of the effect.

The interior of the house is equally rich, and designed for use and comfort; the new portion of the building, on the lower floor, is occupied as a library. As is well known, Mr. Tilden has long possessed one of the most valuable libraries in the country, possibly the very best; to this he has lately added new works to the value of $15,000; this collection is particularly rich in works on art. Although Mr. Tilden's house is overflowing with books in every part of it, yet the library proper is worthy of special mention; it consists of three very large rooms thrown into one by means of folding doors; the floor is of inlaid woods of various colors and forms. The ceiling is ribbed with richly carved oak crossing over a surface of blue tiles; the book-cases are of carved maple and satin wood; these do not project into the room in the ungainly fashion of most libraries, but are so built into the wall as to form part of it, which gives an aspect of airiness and space unusual in libraries, public or private. Notwithstanding the immense number of books collected in the Gramercy Park mansion Mr. Tilden has almost as large a number at Greystone. This wonderful city residence is finished throughout in the same good taste as the exterior and the library. The dining-room is a marvel of

comfort and elegance. An elevator conveys the family or visitors to the upper floors. The cost of this building was $500,000. It was three years in course of construction; is fire-proof; has brick floors, iron beams and girders; the roof is iron, tiled over. There is no paper in the house, all the walls being finished in fresco, oil, hard wood, terra-cotta—anything but paper. Stained glass is a feature which gives tone and brilliancy to all the lower part.

It has been currently reported that Mr. Tilden, in remodeling this house in the magnificent style described, has had the ultimate intention of bequeathing it to the city of New York for a library, but up to the present time there is no official evidence of this intent. There is naturally much interest taken in all that relates to the great Democratic statesman, who stands in such a unique position before the nation, as that of a man elected to the highest office without filling it. All his movements are chronicled elaborately, if not always truthfully, and the subject of his health is a never-ceasing topic with politicians, who are ever on the alert, and imagine that he must always be contemplating running for some office, but so contradictory are these reports that they mutually nullify each other. The simple fact is, that Mr. Tilden is neither decrepit with age nor in the fresh buoyancy of youth; he is a very well-preserved man of seventy years of age, and that should make an end of all exaggerated stories. His mind is clear; in business matters he is as keen as ever. He has always used his mental faculties, and they have been strengthened by use, but not overstrained. For many years, when practising at the bar, he was known as a "railroad lawyer," which practice gave him a fine insight into the condition of stocks here and there, from which information he was not slow to profit. He owns a great deal of real estate. As Governor of New York, he became thoroughly conversant with all the different interests of the city and country districts, the canals and the seaboard; finance on a large scale was no mystery to his keen intellect, and, with all his business activity, he has for many years allowed himself sufficient recreation

and repose, or, if not exactly repose, sufficient change of occupation to keep body and mind in a condition of healthy equilibrium. His reading has not been limited to law books or to railroad reports; art and general literature have come in for a share of attention. When in New York he took his daily drives in Central Park or on the Boulevard, not infrequently driving a span of horses to Greystone; and then this farm-place was like an assured bill of health to its owner; here was a perfect change from the sights and sounds of Wall street, and deliverance from the crowd of second-class politicians who are always hanging to the garments of a natural leader of men.

He has even relieved himself of much detail and routine business by placing a part of his financial affairs into the hands of his old friend, Andrew H. Green; but if anybody imagines that "the Governor" has dropped the reins, he would be very much mistaken. Mr. Tilden's estate is not reckoned at less than $10,000,000. As he is unmarried, and his nearest relatives are all well off, speculation is already rife as to what will be the destination of his large fortune.

PAUL TULANE.

Among the generous millionaires who propose to benefit the youth of the country, and at the same time erect their own memorial for future remembrance during their lifetime, is Mr. Paul Tulane, late of New Orleans, but a native and present resident of New Jersey. Paul was born in Princeton, near the close of the last century. The family, as the name indicates, was originally French; they lived on a farm called Rocky Hill, and though from this site Princeton College even then held out its beckoning hands to the youth of the vicinity, young Paul was not of the fortunate number to enter those classic precincts. What education he had in his youth was received in the ordinary schools of the place, and his career, as well as that of thousands of others, proves at least that a collegiate education is not a necessary adjunct to the acquisition of a fortune.

Neither in his youth was a New Jersey farm, and that a stony one, the place in which to accumulate riches. So, with the ambition natural to his age, he early in life started out to seek a wider sphere for his enterprise. Perhaps it was the traditions of the family, ever linked with the old love for *la belle France*, which led him to select the city of New Orleans for his first essay; there at least he would find a numerous population with which any one of French stock could readily fraternize. Establishing himself as a merchant-tailor, he grew up with the city, and, by his fair dealing and ready tact in business, soon drew to himself the lion's share of business in his line. He prospered almost beyond precedent, and, when the surplus funds increased beyond the uses of trade, he began to invest in real estate. New Orleans has seen many fluctuations in values, but in the long run those clear-headed men

who foresaw the direction of the future growth of the city forty years ago could hardly fail to make large profits from the rise in real estate.

For many years Mr. Tulane, while still a merchant in the Crescent City, had spent the summer months in his native Princeton; and when, in 1857, he retired from active business, he bought what was known as the "old Stockton Place," in which to enjoy the *otium cum dignitate* which his forty years of business activity had fairly earned. The "Stockton Place" had a history, which links it with the names both of Commodore Stockton and of the late Attorney-General Stockton, who was American Minister to Rome under President Buchanan; but its best recommendation to Mr. Tulane was its proximity to the home of his old friend, the late Charles S. Olden, the "War Governor" of New Jersey. The "Stockton Place" is situated on the left of the College buildings, and nearly half a mile distant. The house, which is of stone, a solid square structure, stands in the centre of a space occupying an entire city block; shade trees and well-kept lawns, with broad verandas, give to the place a cool, refreshing, comfortable aspect; and here, enjoying the shelter from the sun and the pleasant summer breeze, the owner may frequently be seen sitting outside, his venerable aspect naturally attracting the attention of passers-by. Sometimes surrounded by young relatives; for though never married, Mr. Tulane keeps no solitary state, but surrounds himself with friends, who share this pleasant retreat with him.

Though relieved from the routine of business, Mr. Tulane has never considered himself relieved from fulfilling the duties of good citizenship.

During the war Mr. Tulane found it necessary to proceed to New Orleans to save his property from confiscation; in the haste to consider every one disloyal in that city, unless an owner was on the spot, and able to prove his integrity, mistakes and injustice were apt to occur; but Mr. Tulane was able to preserve his large estates there without material loss; and his good friend, Governor

Olden, of New Jersey, saw to it that his Princeton property did not suffer in the interim. After the peace he was again found in his accustomed place on the veranda of the old stone house; and during all the years of his retirement, Mr. Tulane has been steadily building up a reputation for liberal and discriminating charity, which has caused him to be looked upon as a sort of modern "Abou Ben Adhem" among his neighbors and cotemporaries. One rather uncommon item of his charities was a way he had of paying pew-rents for poor people, so that they need not be humiliated by sitting in special pews set apart for the impecunious. At Christmas time he often gave away as many as two hundred turkeys, and this was but one item among other timely gifts. Like one of the Lowells, of Boston, he had a special tenderness as to the poor suffering from cold, and it would be difficult, if not impossible, to estimate the value of the numerous loads of wood and coal quietly unloaded before unexpectant eyes but grateful hearts, as the recipient recognized the fact that "Mr. Tulane must have sent it!"

Not content with these continuous donations of a private kind, Mr. Tulane, who has always cherished a kindly feeling for the city of New Orleans, the place where he laid the basis of his large fortune, determined to pay back with interest the debt of gratitude which he felt he owed to that community, which had so liberally sustained him in his early manhood and maturer age. Some few years since he determined to appropriate the bulk of his real estate in that city for the purpose of establishing a University there. This property amounted in value to $2,000,000, and the income of this he desired to apply to the immediate founding of the institution of learning, which is limited to the use and for the education of white young men of New Orleans. Languages, literature, science and art, are designated as the leading studies to be cultivated, though we do not understand that other branches of learning are to be excluded, otherwise a College would be a more fitting name than that of "University." Mr. Tulane next engaged certain friends of his in New Orleans to obtain incorporation as a

company, and secure a charter from the Legislature, and also, if possible, exemption from taxation for the property donated. Having proceeded as far as they could in carrying out these requests, four of the trustees, namely, Messrs. General Gibson, of Louisiana; James McConnell, W. H. Hughes, and W. H. Strong, came to Princeton, bringing the necessary documents with them, to enable Mr. Tulane to make the transfer of his property to the Board of Trustees; this he did in the presence of a Commissioner for the State of Louisiana. By the deed thus conveyed (June, 1882) the College is donated exclusively for the education of white males. Mr. Tulane had not, it seems, any objection to the education of the colored race, but apparently wished to avoid all exciting questions as to the beneficiaries intended, and specially wished to prevent any of the funds from being employed in testing legal questions as to rights of admission. Of "co-education," in the modern meaning of that phrase, he does not appear to have ever thought. The trustees are forbidden to sell or mortgage any part of the real estate for fifty years, but if, at the end of that time, they or their successors "deem it wise" they may sell the property and divide the proceeds among the educational institutions of the city. It is left optional with the trustees either to build or lease for the purposes of College accommodation. This generous deed, giving away unconditionally $2,000,000, was signed by Mr. Tulane in a bold hand, strongly resembling that of the familiar name of John Hancock when signing the original Declaration of Independence.

After this action became known in Princeton, a bank director was heard to remark: "Well, we are still ready to honor his check for another $2,000,000." To show the anxiety of Mr. Tulane that no legal doubts should arise over the execution of this trust-fund after his death, we may mention that, having observed some interlineations in some of the papers, he ordered new drafts to be prepared, which should be absolutely correct, and unmarred by erasures or additions. At the request of his friends, after the signing of the deed, Mr. Tulane allowed himself to be photo-

graphed—full length, life-size, holding the deed of conveyance in his right hand. From this an oil painting will be made, which will adorn the walls of the university when it is opened for the reception of pupils.

On one point the incorporators had failed; they could not secure the exemption from taxation of the property thus signed away for the public good by Mr. Tulane. To test the matter, a suit was brought in the Civil District Court of New Orleans, to secure an injunction restraining the State tax assessors from assessing the property, and this court decided in favor of the applicants, but on appeal to the Supreme Court, Justice Manning decided in favor of the assessors. The next step taken by the friends of the university was to petition the Legislature of the State to pass a law exempting the property by name from taxation. The cause of the institution was advocated by the Hon. William A. Seay, of Caddo, Louisiana; he particularly dwelling upon the point that the events of the war, having given the franchise to ignorance, has made the subject of education the one of supreme importance. With much wit, as well as wisdom, he argued that the most enlightened people of antiquity not only did not tax their benefactors, but generously supported them at the expense of the State, while the benefactor of New Orleans only asked not to have his gift to the people curtailed by the tax-gatherer. Mr. Seay is himself a graduate of Princeton, and therefore more fully appreciated the value of Mr. Tulane's gift.

The organization of the faculty was begun by the election of Colonel William Preston Johnson, son of the late Albert Sidney Johnson, as President of the University, and Senator R. L. Gibson, as chief of its Executive Committee. That Mr. Tulane stood ready to add an endowment fund of the value of $16,000 per annum, if the main fund was exempt from taxation, was certainly a forcible argument in its favor.

Notwithstanding the continual outflow of Mr. Tulane's generosity, his wealth continues to increase rather than diminish. He

owns about $500,000 in stock of the United Railways of New Jersey, which have been leased by the Pennsylvania Railway, which guarantees an annual dividend of ten per cent., and this is but one item of his many investments. Mr. Tulane "still lives," and though he has already passed his threescore years and ten, we hope he may yet remain to see and welcome graduates from the institution he was wise enough to found while his mental faculties were yet clear, thus avoiding the chance of a disputed will, and the fruits of a lifetime of labor dissipated among the legal fraternity—a very useful and honorable body, but not often voluntarily chosen as the legatees of millionaires. In personal appearance Mr. Tulane is of medium height, naturally a man of brawn and sinew, and with no waste timber in his make-up. He adheres to the old fashion of close shaving, but his eyebrows are very heavy and grayer than his hair, which was originally black; his once piercing dark eyes are somewhat dimmed, and his sight is not good; otherwise, he is in every respect well preserved, which a man of his generous impulses deserves to be.

M. W. BALDWIN.

MATTHIAS W. BALDWIN.

MATTHIAS W. BALDWIN, the most celebrated locomotive-engine-builder America has ever produced, was born on December 10th, 1795, in Elizabethtown, New Jersey. His father was William Baldwin, a carriage-maker. The family at one time was in prosperous circumstances, but the death of Mr. Baldwin was the beginning of a series of misfortunes, which terminated in the loss of all the property which had been left for the maintenance of the widow and her children. This disaster was the result chiefly of the mismanagement of the estate by the executors.

Mathias was thus very early brought face to face with the hard realities of life, and taught those lessons of self-reliance and self-helpfulness which are so essential to success in its struggle. At an early period he developed a decided genius for mechanics; his toys were taken apart, not simply to gratify his childish curiosity, so common in one of his years, but with an eager interest to learn the secret of their mechanism. Often he would reproduce his toys in an improved form, or construct others superior in ingenuity and finish to those he had destroyed.

At the age of sixteen he was apprenticed to the firm of Woolworth Brothers, manufacturers of jewelry in Frankfort, Pennsylvania.

Here he served his full time, mastering all the details of the business and becoming a highly finished workman. Armed with the highest testimonials from his late masters, he, upon attaining his majority, entered the employment of the firm of Fletcher & Gardiner, very extensive manufacturers of jewelry in Philadelphia, where he speedily became the most useful and trusted workman in the establishment, producing work of the highest delicacy in finish and

of great beauty and originality of design. In the year 1819 he determined to assume a more independent position and begin business as a jeweler upon his own account. But this laudable effort to improve his fortunes was not destined to be successful; a great depression in trade came on, financial difficulties ensued, and he was compelled to abandon the enterprise. During the next few years he was engaged in a large number and variety of undertakings, all illustrating the versatility of his resources and his skill as a mechanic, if not his business ability. For a brief period, however, he abandoned mechanics, and, in company with Mr. Simon Colton, engaged in the grocery trade at the corner of Second and Dock streets, Philadelphia, then the business centre of the city. But his mechanical genius soon asserted itself, and he turned his attention to the invention and manufacture of machinery.

Among the results of his inventive ability was a process by which gilding was greatly simplified. He also invented the copper cylinder for printing calicoes, an invention which was of the highest possible practical utility and importance, and which indeed created a revolution in the industry, the printing up to that time having been done by means of blocks and hand-presses. Previous to this he had made such great improvements in the manufacture of book-binders' tools—which, up to that time, had been chiefly imported—as to drive all foreign goods out of the market. The making of wooden screws was another branch of industry in which he was highly successful.

Work now came in so rapidly that he was compelled to increase the size of his shop, as well as some additional motive power. In his humble beginnings he had used foot and hand machinery; then horse-power was employed, and finally he purchased a small steam-engine. Upon trial this did not prove entirely satisfactory, and he determined to build one for himself; and so, entirely from his own drawings, was produced a little six-horse-power engine, occupying but six square feet of space, which is now nearly fifty years old,

and up to a few years ago was doing good service in the boiler-room of the Baldwin Locomotive Works in Philadelphia, where it is still in good order and carefully preserved.

As will be seen, this event was not without its significance, for it doubtless turned his attention to a field of enterprise in which it was to be his fortune to achieve the highest possible success. The first locomotive ever brought to this country was imported, in 1830, by the Camden & Amboy Railroad Company. Its advent, of course, excited the greatest possible curiosity and interest among all classes, but especially among machinists. Mr. Baldwin carefully examined this engine before it was put together, and made drawings of its mechanism. These, together with such published descriptions as he was able to obtain of the locomotives then in use upon the Liverpool & Manchester Railway in England, and others which had taken part in the Rainhill competition in that country, furnished the basis upon which he proceeded to construct a miniature engine, which in many respects was a substantial improvement upon its predecessors.

The building of this engine was undertaken at the urgent request of Mr. Franklin Peale, proprietor of what was then known as Peale's Museum, in Philadelphia. Upon its completion, a circular track of pine boards, covered with hoop-iron and laid upon the floor of the building, was built for it, as well as two small cars, holding four persons, and on April 25th, 1831, the little motor began its trips. The novelty of the spectacle drew an immense number of people to the museum, much to the profit of the manager. And so began Mr. Baldwin's course as a locomotive builder. The success of this experimental effort resulted in an immediate order for a locomotive for the Germantown Railroad, a short road —but six miles long—running out of Philadelphia.

In working upon this large one he experienced great difficulties; not only had much of the machinery, but also the tools for its making, to be originated. Cylinders were bored by a chisel fixed in a block of wood and turned by hand; workmen also were in-

experienced; blacksmiths able to weld a bar of iron exceeding one and a quarter inches in thickness were few or not to be had. Indeed, much of the work upon this engine he was compelled to do with his own hands. Although some imperfections were found to exist when it made its trial trip, November 23d, 1832, it proved to be a substantial success, and, after some slight modifications, it was accepted by the company, in whose service it remained for the period of fully twenty years.

As compared with modern locomotives, it was a puny and ill-made affair; weighed but five tons, the contract price for its building being only $3,500. The smoke-stack was a cylinder, uniform in diameter at all points; its top bent at right angles and carried backward towards the rear of the engine. The wheels were made with heavy cast-iron hubs, wooden spokes and rims and wrought-iron tires. The introduction of a steam-engine upon this road, which had previously relied solely upon horse power, excited great interest in the community, and caused the managers to issue the following: "NOTICE—The locomotive-engine (built by Mr. M. W. Baldwin of this city) will depart daily, *when the weather is fair*, with a train of passenger cars. *On rainy days horses will be attached!*"

The *Chronicle*, a local newspaper, under the date of November 24th, 1832, has the following account of the trial trip of this engine, which was christened the "Old Ironsides": "It gives us pleasure to state that the locomotive-engine built by our townsman, M. W. Baldwin, has proved highly successful. In the presence of several gentlemen of science and information on such subjects, the engine was yesterday placed upon the road for the first time. All her parts had been previously highly finished and fitted together in Mr. Baldwin's factory. She was taken apart on Tuesday and removed to the company's depot, and yesterday morning she was completely put together, ready for travel. After the regular passenger-cars had arrived from Germantown in the afternoon, the tracks being clear, preparation was made for her

starting. The placing fire in the furnace and raising steam occupied twenty minutes.

"The engine (with her tender) moved from the depot in beautiful style, working with great ease and uniformity. She proceeded about half a mile beyond the Union tavern, at the township line, and returned immediately, a distance of six miles, at a speed of about twenty-eight miles to the hour, her speed having been slackened at all the road crossings, and it being after dark, but a portion of her power was used. It is needless to say that the spectators were delighted. From this experiment there is every reason to believe that this engine will draw thirty tons gross, at an average speed of forty miles an hour on a level road."

Notwithstanding difficulties and embarrassments so great as to almost induce him to say at one time, "This is our last locomotive," he produced in 1834 two engines, one for the South Carolina Railroad, and the other for the Pennsylvania State Line Railroad, running from Philadelphia to Columbia, and built and operated by the State. This latter engine was the largest and most powerful which up to that time had been built. It weighed 17,000 pounds and was capable of drawing seventeen loaded cars at one time.

Other orders immediately followed: several for the same road, by order of the legislature, and one for the Philadelphia and Trenton Railroad. In the year 1835 he built fourteen locomotives, and in 1836 the large number of forty were completed in his already famous works.

But the great financial panic of 1837, in which so many fortunes were wrecked, and in which an almost universal bankruptcy overwhelmed the nation, counted Mr. Baldwin too among its victims. Unable to meet his obligations, he called together his creditors, and asked and obtained an extension. Ultimately, after five years of unremitting industry and close economy, every indebtedness, principal and interest, was paid to the last farthing.

The Baldwin Locomotive Works continued to increase in size,

until they now occupy an area of nine acres in all, of which between six and seven acres are under roof. These works, in the year 1880, turned out the enormous number of 517 finished locomotives. Orders are constantly received from all parts of the world. As an evidence of the productive capacity of this establishment, the following extract from the "History of the Baldwin Locomotive Works" is of interest: "Forty heavy 'Mogul' locomotives (nineteen by twenty-four cylinder, driving-wheels four and one-half feet in diameter) were constructed early in 1878 for two Russian railways (the Kowisk Charkof Azof, and the Orel Griazi). The definite order for these locomotives was only received on the 16th of December, 1877, and as all were required to be delivered in Russia by the following May, especial despatch was necessary. The working force was increased from 1,100 to 2,300 men in about two weeks. The first of the forty was erected, and tried under steam on January 5th, three weeks after the receipt of the order, and was finished, ready to dismantle and pack for shipment, one week later.

"The last engine of this order was completed February 13th. The forty engines were thus constructed in about eight weeks, besides twenty-eight additional engines on other orders, which were constructed wholly or partially, and shipped during the same period."

Mr. Baldwin lived to enjoy a full measure of success and prosperity, which he had so richly earned. His death took place in Philadelphia, September 7th, 1866. His wife and three daughters survived him. Every year he expended many thousands of dollars in private charities. Two churches were built by him entirely at his own cost, and many others were materially aided by his liberal donations. In all missionary enterprises and efforts at church extension, he was a most zealous worker, and his contributions for the furtherance of such objects were munificent. In Philadelphia his memory will long be cherished as a consistent Christian, a stainless citizen, and an honest man.

NATHANIEL THAYER, A. M.

WHO in Boston has not heard of the great banking firm of John E. Thayer & Brother? A firm which had endured for nearly half a century, and of which Nathaniel was the junior partner. To read the biographical sketches of successful men, readers must almost be forced to come to the conclusion that there are no boys born in the great cities, so almost uniformly is the native home of the millionaire discovered to be some unimportant little country town, or a farm beyond the boundary of paved streets. Nathaniel Thayer was no exception to this general rule. He was born in Lancaster, Worcester county, Massachusetts, September 11th, 1808, where his father, Rev. Dr Nathaniel Thayer, had officiated as a clergyman for fifty years. Lancaster is situated in the beautiful valley of the Nashua, and like most New England towns had within its borders the means of giving a good education to all its sons; and we do not learn that Nathaniel went outside of his native place for instruction. But he belonged to a family of scholars, and of ministers, though he did not seek a learned profession for himself. His grandfather on the paternal side had graduated at Harvard in 1753, and subsequently studied for the ministry, as did his father; and on the mother's side he was a direct descendant of the famous non-conformist, Rev. John Cotton, who fled in 1633 from the High Commission Court established by Laud, reaching Boston on September 4th of that year. Hence, on both branches of the family tree are found teachers of the people; men held in such high esteem and respect as is unknown at this day even of the highest in the land. It is said of the elder Thayer that he was one of the best specimens of that class of country ministers whose serious gravity and serenity added to them an

aspect of superior dignity, which was certainly enhanced by but did not depend upon their profession.

Among the classmates of the Rev. Dr. Thayer were such men as Buckminster, Channing, Kirkland, Freeman, Bancroft, and Thatcher, and the young Nathaniel must often have had the privilege of listening to the conversation of these men, which, to an intelligent youth, is equal to several sessions of academical instruction. Starting from such a home, we have a right to expect that young Thayer, if he did not devote himself to letters, would at least be interested in the support of liberal education; and this expectation, as we shall see, was amply fulfilled.

For many years, in addition to the banking business, the firm of John E. Thayer & Brother was engaged in the forwarding of railroad interests, particularly in the West. Though often solicited to make investments in some of the many manufacturing interests with which Massachusetts abounds, Mr. Thayer invariably declined, conceiving that there was ample space and verge enough in the lines which the firm had chosen to expend all his energies, and it is certainly true that larger fortunes have been made in this country in banking and railroading than in any other direction.

Nearly from the commencement of the period when he became able to give liberally, Mr. Thayer selected Harvard University as the most favored recipient of his bounty. In this his elder brother and partner, John Elliot, had been before him: so long ago as 1855 the latter made a will, giving to Harvard the sum of $50,000, at the same time explaining that he "had intended to have given to the University a very large sum," but that "perceiving a constant disposition among politicians and certain sectarians to get possession of the same," he had no doubt they would greatly injure it. Whether Mr. John Thayer recovered his faith in Harvard sufficiently to finally give a larger sum is not necessary to inquire into here, but it is certain that Nathaniel never wavered in his love for the old University, of which nearly all his ancestral relatives were alumni; and how delighted would the old clergy-

man have been could he have foreseen how his name would have been honored by his namesake in his *alma mater*, for the late Nathaniel Thayer was the most liberal donor to it since the days of its founder, John Harvard, and in actual money gave more than he. Nor did Mr. Thayer wait till he was in his grave, but distributed these gifts along through the years at intervals, meeting felt needs, and enjoying the sight of the practical benefit of these gifts; and even long before the large special endowments were bestowed, his generosity had been abundantly exercised in assisting individual students to commence or continue their studies, who would otherwise have been unable to do so.

The first large gift was put into the shape of a memorial building, called "Thayer Hall," which was erected in 1870, and was intended to commemorate both his father, Rev. Nathaniel Thayer, D.D., and his brother, John Elliot Thayer. The cost was $100,000.

In 1865 a great lack of accommodation was felt for such students as wished to live "in commons." At this period Dr. Peabody was president of the college, and he had caused temporary arrangements to be made for some of these to use a part of the Thayer Memorial Hall as a dining-room, but this structure not having been built for any such purpose, was not fitted for it, and much inconvenience ensued. Mr. Thayer learning of this need, bought a disused station of the Fitchburg Railroad, in Cambridge, contiguous to the college-grounds, enlarged it, and fitted it up for a dining-hall, and it is now known as Thayer Commons Hall. This hall was used for the purpose intended for ten years, from 1865–75, when the new Memorial Hall, dedicated to the memory of the patriotic dead, was opened, this being the finest hall of the kind either in this country or in Europe. The Thayer Commons Hall had in the meantime done good work; meals being furnished there to the students at the mere cost of the materials and their preparation, thus enabling many young men to complete a college course who could not have borne the expense of private tables. Mr. Thayer had spent $8,000 in fitting this up.

Fifteen thousand dollars was devoted by Mr. Thayer to the erection of the "Grey Herbarium." This was named in compliment to the eminent Professor of Botany at Harvard, and was a structure erected in 1874, on the grounds of the Botanic Garden, to secure a fire-proof building for the large collection of specimens arranged and classified by his friend Grey, in the interest of the University. It was one of the happiest days of the great botanist's life, when he saw the work of a lifetime not only safely housed, but with space enough to have everything displayed to the best advantage for the students of that useful and interesting science.

But perhaps even this donation yields in general interest to the magnificent series of sums which Mr. Thayer devoted to scientific purposes through the agency of the late Professor Louis Agassiz. In 1865 Professor Agassiz found it necessary for his health to take a somewhat lengthy vacation, and various projects were considered as to where some six or eight months should be spent. Europe was thought too exciting for one seeking mental rest, and there was not the same opening for practical scientific work, there being too many competitors on the other side of the Atlantic; finally South America was fixed upon, as affording scenes of healthful out-door life and a vast and novel field for scientific research; but this, however, Professor Agassiz felt must be very limited if he went alone. Thinking this matter over, he happened to meet Mr. Thayer, who congratulated him in a very cordial way on his prospective trip. The great scientist knew Mr. Thayer as one of the most princely givers in New England, but he could not think of asking him to father an expedition of the magnitude which his day-dreams had planned out; but before he had time even to rally his thoughts on the subject, Mr. Thayer relieved him by the remark: "You wish, of course, to give this journey a scientific character; *take six assistants with you*, and I will be responsible for all their expenses, personal and scientific." Professor Agassiz says that "this was so simply said, and seemed to me so great a boon, that at first I hardly believed that I had heard him rightly; but in

the end I had cause to see in how large and liberal a sense he proffered his support to the expedition, which, as is usually the case, cost much more than was estimated. Not only did he provide most liberally for my assistants, but until the last specimen was stored in the museum, he continued to advance whatever sums were needed."

Although this "Thayer Expedition," as it was called in Boston, was apparently a personal gift and favor to Professor Agassiz, it was really in the service of Harvard, for all the fruits of it were to be deposited there, and, as Mr. Thayer jocosely complained, "the cost of the alcohol was enormous, for the Professor had emptied the ocean of fishes, and consequently needed an ocean of alcohol in which to preserve them!" The members of the expedition devoted the larger portion of the time employed in exploration of the Amazon and its borders; a geologist, ornithologist, conchologist, photographer and others, following up their several branches of work with the same zeal with which their leader devoted himself to fishes; several volunteers joined this party, among whom was Mr. S. V. R. Thayer; Mrs. Agassiz was also of the number; and making daily record of all the interesting events which occurred, scientific and otherwise, the result was a book of over five hundred pages, which served to give an outline, in popular form, of what the expedition accomplished. For this book Professor Agassiz wrote a preface, in which he states the origin of the journey and Mr. Thayer's munificent part in it. This book is also dedicated to him in the following words (after the title, "A Journey in Brazil"): "To Mr. Nathaniel Thayer, the friend who made it possible to give this journey the character of a scientific expedition, the present volume is gratefully inscribed. Louis Agassiz." The museum at Cambridge can now boast the finest collection of South American fishes of any college in the world.

Though Harvard took precedence in Mr. Thayer's thoughtful beneficence, his gifts were not limited to Cambridge; hardly a good or charitable object could be mentioned in Boston which has not

the name of Nathaniel Thayer among its contributors. Belonging to a good old stock of worthy ancestors, he was naturally willing to have their several records preserved; hence we find him an active life-member of the New England Historical and Genealogical Society, an association which has rendered essential service to hundreds of historical students. Mr. Thayer married early in life Miss Cornelia Van Rensselaer, of Albany, New York, from which marriage there were seven children. Previous to his death, on the 7th of March, 1883, Mr. Thayer had suffered for months with an incurable disease, but was at last released by an attack of apoplexy. His widow and six children survive him. By his will he disposed of property valued at $16,000,000, most of which was given to relatives and friends. The Children's Hospital of Boston received $10,000; the Boston Provident Association a like amount, and the sum of $30,000 was given to the Massachusetts General Hospital.

SAMUEL COLT.

Samuel Colt was one of the few fortunate inventors who was not compelled to fight his way against poverty and competing rivals, and though he lived to only middle age, his life might be considered eminently successful. He was not a "model boy;" he was restless, disliked study, and his eminently respectable father, who was a manufacturer of cotton and woollen goods, scarcely knew what to do with him. Samuel was born on the 19th of July, 1814, in Hartford, Connecticut, and by the time he was ten years old he had exhibited such a predilection for the factory over the school-room, that his father allowed him to go to work, and here he remained for three years, except now and then working on a farm. When he was thirteen his father, unwilling that he should grow up without any education, sent him to boarding-school at Amherst, Massachusetts; but all would not do; he ran away from school, and shipped for a voyage to the East Indies on the "Coroo." It was while aboard of this vessel that he invented his famous revolver, not with all its latest improvements, but really the germ of "Colt's revolver," whittling the model out of wood. When he returned home he was quite willing to remain there, after his ocean experiences, and entered the chemical department of his father's factory, at Ware, Massachusetts, then in charge of an able chemist named W. T. Smith, to learn its mysteries. For this study he had a fancy, and progressed rapidly, appearing quite content. He was a rather precociously developed youth, and when only eighteen might easily have passed for twenty-two; taking advantage of this full-grown adult appearance, he started off on a lecturing tour, under the name of Dr. Coult, and lectured successfully on chemistry, which he illustrated with interesting experiments,

through the United States and Canada; returning home at the end of two years with quite a handsome sum as the result.

The money made during this extended trip was devoted to the perfecting of his pistol, on which he applied for and obtained a patent in 1835. He also procured patents in France and England. His object now was to effect the organization of a company, to be called the "Patent Arms Company," which he was able to accomplish through the help of some New York capitalists, with a cash basis of $300,000, a factory being established at Paterson, New Jersey. Efforts were at once made to induce the government to use them in the army, but red-tape and the prejudice of the old army officers prevented the adoption of this improved arm until the breaking out of the Seminole war in Florida, when a regiment under Lieutenant-Colonel Harvey was armed with them. Its success was great, and the service it had rendered admitted, but after the close of the war, the demand for the revolver fell off to such an extent that in 1842 the Patent Arms Company suspended work and closed out the concern. That they had carried no dead stock is certain, for when the Mexican war broke out there was not a "Colt's revolver" to be had.

General Taylor, who had seen the execution these arms did in Florida, wished to arm his Texan rangers with them, and sent to Colt for a supply, but he had not even one left as a model to work by; and when the government added an order for 1,000, he had to set to work to make a new model, in which process he added some improvements, which their extensive use had suggested. At the close of the Mexican war, the opening up of the gold regions in California, and the immense exodus from the East to the West, kept up the demand for the revolvers, and Mr. Colt prepared for a permanent business. In 1851 he commenced the erection of an armory at Hartford, which he meant should be the largest and most complete in the world. This immense stone structure was built on thoroughly drained meadow-land, just south of the Mill river; the dike which protected it was two miles long, 150 feet

wide at the base, from 30 to 60 feet wide at the top, and 25 feet high. The armory consisted of three buildings, in the form of a letter H. The front was 500 by 60 feet, the rear 500 by 40, the connecting central building was 250 by 50 feet, the main building three stories high, with offices, etc., attached. On the outbreak of the civil war these enormous buildings were duplicated, so greatly had the demand for these pistols increased. In the first year of the war, this factory turned out 120,000. The machinery for making these arms is also constructed on the ground.

It is greatly to the credit of Colonel Colt, that while he was rapidly accumulating wealth for himself, he did not forget the welfare of his workmen. He constructed for them neat, convenient residences, built for them a public hall, in which was a good library, instituted courses of lectures, organized a band of musicians from among his employés, uniformed them at his own expense, and supplied them with a splendid set of instruments; formed a military company among the men, and found the uniforms for these also. In 1855 Colonel Colt married a daughter of the Rev. Dr. Jarvis, of Portland, Connecticut. He built a beautiful mansion in Hartford for his residence, one of the handsomest in the city. He made several visits to Europe, and in 1856, while in Russia, was present by invitation at the coronation of Alexander II. Nearly all the royal heads of Europe presented him with decorations, orders of merit, medals, or other souvenirs, in recognition of the value of his inventions, which included, besides the revolver, a submarine battery for harbor defence, and a submarine telegraph cable, which was a prophecy and precursor of the great Atlantic cable. He died at his residence in Hartford on the 10th of January, 1862, at the early age of forty-eight, leaving a large fortune.

ROBERT BONNER.

Two classes of people in the United States take a permanent interest in Robert Bonner—those who love a good horse, and those who enjoy an exciting story "to be continued" in the *Ledger*. Though born abroad, in the vicinity of Londonderry, Ireland, April 28, 1824, he came to this country in his fifteenth year early enough to become thoroughly Americanized. He had then an uncle in Hartford, Connecticut, a prosperous, even wealthy farmer; in fact, at the time of his death, he owned all the buildings on one entire street. Young Robert was described at this time as having "a big head, with two flashing hazel eyes, looking out from under a great white solid dome of a forehead." From his good solid sense he had before leaving home acquired the nickname of "the old man." Quite early he developed a fancy for the printer's craft, and in accordance with his own request was entered in the office of the *Hartford Courant* to learn the compositor's art. Predetermined to become a good workman, he worked with zeal at the case, and very soon acquired the reputation of being a very careful and swift type-setter. It is related of him, that while still young at the business, when there was great pressure in the office to get the President's Message in type before a rival office, that Robert Bonner set up his copy at the rate of 1,700 ems an hour, a feat then pronounced unparalleled, but which we believe has since been attained by others.

When about twenty years of age, Mr. Bonner decided to try his fortunes in New York; his reputation as a good compositor had preceded him, and he found no difficulty in getting a position. Somewhat curiously his first engagement in the city was upon an organ of the "Native American" party, called the *American Re-*

ROBERT BONNER.

publican, which was started in 1844. This paper, like the party it represented, was short-lived, and when it suspended publication Mr. Bonner sought and found employment in the office of Morris & Willis, who were then publishing the *Evening Mirror*, which was the predecessor of the *Home Journal*. While in this office Mr. Bonner developed a new quality as a printer; the getting up of advertisements was intrusted to him, and in this department there being opportunity for the display of taste, he succeeded in producing such neat and attractive "ads," that the improved appearance of the *Mirror* was generally remarked. It was not long before the trade discovered who the young typo was who set up these advertisements, and Mr. Bonner very soon received an invitation to take a situation on the *Merchant's Ledger*. This paper ultimately failed, and Mr. Bonner bought out the stock, and what remained of "good-will" in the paper. This "good-will," however, was not very pronounced on the part of the retiring proprietors, for they had become jealous of Mr. Bonner's growing influence, and though they had opened their editorial columns to articles from his pen, the very favor with which these were received annoyed them. It was a mutual relief when they parted.

Mr. Bonner had never intended to remain a compositor all his days; even in his boyhood in the office in Hartford he had dreams of one day owning a paper himself, and now at last the dream was realized—he had an office and a paper. True, neither were worth much; the *Merchant's Ledger* had struggled through a miserable existence, and was really moribund when he first entered the office; the new life which he infused into it kept the breath of life in it a few months longer than it would otherwise have done, but now it must give up the ghost. Mr. Bonner did not intend to continue the paper which he had bought in its then shape; he would drop the first half of the name, and with the latter take a new departure. His idea was to produce a literary paper. Fortunately for him, just at this time a new aspirant for popular favor appeared before the public in the shape of a sharp, sarcastic writer, who had just

published a sort of autobiographical novel called "Ruth Hall," the author of which was a sister of the popular editor of the *Home Journal*, N. P. Willis, and who afterwards became better known as "Fanny Fern." Here was the fresh pen, with unhackneyed ideas, devoid of conventionalities, for which Mr. Bonner had been looking. Her sudden popularity had arisen in great measure from the interest which was felt in her brother, Mr. Willis; he had been for years the idolized pet of New York *dilettanti* society, and this sudden attack on him by one of his own kin, who represented him as a vain, mean, and wholly artificial creature, gave a spurious interest to "Ruth Hall," which its mediocre literary merit would never have obtained for it. But all the same, it answered Mr. Bonner's purpose. He wrote to the author, and offered her an unheard-of sum to write a story for the *Ledger*. At first refusing, and then coquetting with this offer for some time, "Fanny Fern," formerly Miss Willis, adopting this alliterative name as a *nom de plume*, consented. Mr. Bonner now entered upon a most extraordinary course of advertising. He had, on receipt of the story written by "Fanny Fern," sent her a check for $1,000, a sum perfectly unprecedented for that kind of work. But it was not for her benefit particularly that he indulged in this extravagance, but for his own; he turned the payment to account by advertising the fact. He double-leaded the story (which was really of no peculiar excellence), and wrote above it that he had "paid a thousand dollars" for it, and he then hired whole columns in the daily and Sunday papers, occupied with two or three phrases, such as "'Fanny Fern' writes for the *Ledger!*" "Buy the *New York Ledger!*" "Read the thousand-dollar story in the *Ledger!*" etc. This mode of advertising was then absolutely new, and even eclipsed in novelty and audacity the "great showman," P. T. Barnum's, advertisements. But while people read and wondered, many also criticised this sensational style of advertising as vulgar, and concluded that the paper itself could not be of a refined order. Quick to interpret the feeling of the community, and determined

that his paper should not suffer under the stigma of vulgarity, Mr. Bonner took a most extraordinary and audacious course to put his *Ledger* upon an unquestioned plane of respectability. One day the reading public were astonished upon opening their daily *Heralds* and other papers to see spread over whole pages the words, "Buy *Harper's Weekly!*" "Buy *Harper's Weekly!*" (The *Weekly* had then just started.) As Harper Brothers had never indulged in any other than modest advertising, people knew not what to think of this sudden outbreak, but attributed it to the rivalry of the *Ledger*, and many never did learn the real fact that the Messrs. Harpers had nothing whatever to do with it, but that all of this sensational advertising of *Harper's Weekly* had been ordered and was paid for by Robert Bonner, at a cost of many thousand dollars, simply to familiarize people with the idea that respectable firms advertised in the same way as did the *Ledger*.

Another novel and expensive mode of advertising was introduced by Mr. Bonner, though it has since been extensively imitated; this was to publish whole chapters of an exciting story in the daily papers, at an enormous expense, concluding at some critical point, with the words at the end, "To be continued in the *New York Ledger!*"

Mr. Bonner was destined to meet with a good deal of sharp criticism before his paper was fairly established in the good-will of the self-elected conservators of public morals. Having disposed of the respectability question, by placing the Harpers in the same category with himself, his paper was next attacked with the cry of "cheap literature," "silly love stories," "not worth reading," etc. Mr. Bonner was equal to this assault also, and gave his enemies their final quietus on this point by engaging as writers for the *Ledger* some of the best talent in the country, with some of the most illustrious names. To secure the aid of these persons required great tact and shrewdness on the part of the proprietor of the *Ledger;* as, for instance, at that time Edward Everett, of

Boston, stood as the synonym in New England for all that was refined in literature and in social life; he was a diplomat of the old school, and had represented the United States at the Court of St. James. If he could be induced to write for the *Ledger*, there was no one in the United States who could refuse on the ground that the *Ledger* was not a fitting vehicle for them in which to express their exalted ideas. But how induce the Hon. Edward Everett to write for the *Ledger*—a mere story paper? Mr. Bonner was fertile in expedients. Just then there was a flurry of excitement over the desecration, by neglect, of the home and tomb of Washington. An association of ladies had been formed, who had charged themselves with the duty of raising funds for the purchase and preservation of Mount Vernon. Mr. Everett had interested himself in this movement, and had even lectured in Boston and some other places in aid of the association. Mr. Bonner knew that he would not write for the *Ledger* from any ordinary personal consideration; but he proposed to him to write a series of articles for the *Ledger* on the subject of Mount Vernon, offering to give in return $10,000 to the Ladies' Mount Vernon Association; the offer was accepted, and the Vernon papers duly appeared in the *Ledger*, signed with the full name of *Edward Everett*. His next recruit as a contributor was no less a person than George Bancroft, the historian, after which surprise was thought to be impossible over anything which Mr. Bonner might achieve; but there were wonder-shocks in store yet for the readers of the *Ledger*. Before long the leading editors of the daily press were, by some occult means, induced to contribute each a series of articles; James Gordon Bennett, Horace Greeley and Henry J. Raymond illuminated the columns of the *Ledger*, and what could the fault-finders of the lesser prints say after that? Why, they said that, in spite of the great names which had appeared, the greater part of the paper was given up to light reading, "not fit for young people to peruse." Mr. Bonner's answer to this was the engagement of articles from the several presidents of the twelve leading colleges

in the United States—as much as to say, "Do you think that gentlemen like these 'grave and reverend seigniors' would write for a frivolous paper?"

But his great *coup de force* remained. He had silenced all other classes of the community; there remained only the religious fortress to be stormed. He looked over the country to find the most popular clergyman in the United States, whom he meant to capture. He had not far to look; not much more than a mile, in a straight line, from the *Ledger* office, sat a man on Brooklyn Heights to whose preaching more people had listened with admiration and profit than to any other on the continent. Mr. Bonner went to hear this popular theological orator; he saw that he had a keen intelligence, knowledge of human nature, imagination, humor and pathos, and he said to himself, "This man can write a novel as well as a sermon." He made up his mind; this was the man that could cause the *Ledger* to be admitted into every Christian household in the land. He went to Henry Ward Beecher and said to him, "Mr. Beecher, I want you to write a novel for the *Ledger*." Mr. Beecher had, in the course of his varied experience, listened to a great many curious propositions, but probably he was never quite so much astonished at any proposal as this, an unheard-of thing, to ask a clergyman to write a novel for a weekly story-paper! But Mr. Bonner was in earnest, and he offered such a wonderful price—$20,000—that it was enough to make a saint think twice before finally declining. Mr. Beecher thought at first that he could not do it, but finally consented, and very soon "Norwood" appeared. This was undoubtedly the best paying card which Mr. Bonner had played, its publication bringing thousands of subscribers to the *Ledger* and extending its circulation all over the Union. Calumny was at last silenced, active opposition died away, and Mr. Bonner's *Ledger* went on sailing over prosperous seas, adding other popular contributors as time went on, but without excitement, hurry or anxiety, for the paper was at that time its own best advertisement.

Mr. Bonner's hobby outside of the *Ledger* office is a fine horse. Whatever there is in the way of speed and style he buys, if it is purchasable. Attention was first drawn to his penchant for fast horses by his purchase of Dexter; the horse was in a western city and Mr. Bonner had been on a tour as far as Chicago. On being asked what he had seen out West which impressed him most, he answered: "Two things: Niagara and Dexter; I could not bring home the first, but I have the second." The first seven fancy horses which Mr. Bonner bought cost him between two and three hundred thousand dollars; these were, Dexter, Lantern, Pocahontas, Peerless, Lady Palmer, Flatbush Mare, and the Auburn Horse. Mr. Bonner is not a betting man, and buys and drives horses only for his own pleasure, and sometimes perhaps to exult over a would-be rival. In fact, there was considerable emulation between him and the late Commodore Vanderbilt in this respect, and the latter felt much chagrined when Mr. Bonner became the possessor of Dexter. He always drives his own horses, and can handle the reins as well as any gentleman driver in the country; he was the first person who publicly and avowedly devoted himself to "fast horses" who resolutely declined to let them run for money.

In general appearance Mr. Bonner resembles the late Stephen A. Douglas. His head is remarkably large, so that he has to have his hats made to order; his eyes are very bright and expressive; his complexion is clear and fair; his hair of a reddish brown. He is about medium height, stout and straight. He neither drinks wine nor uses tobacco. He is a man of positive opinions and does everything by rule. He comes to his office every day at 12 M.; remains about three hours, and then usually rides out "on the road." Mr. Bonner is a Presbyterian, and an attendant on the ministry of the Rev. Dr. John Hall, for the benefit of whose church he gave a few years ago $50,000. Being a Presbyterian, he has been a liberal donor to several institutions of this denomination —notably to Princeton College.

NICHOLAS LONGWORTH.

Mr. Longworth may be truly considered the father of grape culture in the United States: desultory efforts had been made here and there with partial success previous to his time, but he was the first large operator who convinced the American people that some of their own native grapes were capable of producing wine which might successfully vie with the imported article. Nicholas Longworth was a native of New Jersey, born in Newark in 1782. His family had been reduced from affluence to poverty some years before his birth, and after passing through many vicissitudes, attempting to learn different trades, seeking uselessly a southern climate for his health, he returned to Newark and commenced the study of law. The profession was already crowded in the Eastern States, and young Longworth had the prescience to perceive that the West, even then, offered a better opening for a young professional man. When twenty-one years of age he, therefore, took his departure for the "far west," settling in the young settlement of Cincinnati, and was fortunate in obtaining a position as student and clerk with the late Judge Jacob Burnet—a very able jurist.

The first case which young Longworth took before the court, on his own account, was the defence of a man accused of horse-theft. He won the case, but his client had no money to pay him; about all this man possessed was two second-hand copper stills; these were in the keeping of a person named Williams, who was about building a distillery, and who had counted upon using these two stills—articles which were not very easily obtained then in that region. When, therefore, Mr. Longworth came to take them away, Mr. Williams was much embarrassed; still he did not want to pay out the cash value for them, so he offered Mr. Longworth

in place of them thirty-three acres of land, barren and apparently worthless; the young lawyer wanted money badly, but he had great faith in the future of Cincinnati, and finally consented to take this "worthless" land, which a few years later was cut up for city lots, lying in the very centre of the business interests of the place. The rapid growth of Cincinnati was unprecedented at that time, and would have been a marvel at any period, and lots which were originally bought for ten dollars, after the lapse of two decades, were often worth $10,000.

During all the early portion of his life in Ohio Mr. Longworth kept investing in real-estate, adding year by year something to his rapidly accumulating property, and was soon recognized as the heaviest real-estate owner in the city. In 1850 his taxes were within a few thousand dollars as much as William B. Astor's. In 1819 he had retired from the practice of the law, finding the care of this large property quite sufficient to occupy his time. But outside of money-making he had a hobby which his great wealth now permitted him to indulge. He had long believed that the valley of the Ohio was eminently adapted to the culture of the vine. In his first experiments he had relied wholly on cuttings from foreign stock, which proved altogether unsatisfactory; but a friend having sent some cuttings from a Catawba vine in 1828, he found to his surprise that this native grape throve wonderfully, though its natural habitat lies farther south than the Ohio. Its home appears to be in North Carolina, in Buncombe county, near the sources of the Catawba river. Having found at last the right sort of grape Mr. Longworth entered upon its culture with enthusiasm, and on a large scale; he laid out a large vineyard on the gently sloping hill-sides of land that he owned about four miles above the city, and as soon as his vines were sufficiently grown he freely gave away cuttings to the Germans and others in the vicinity who cared to cultivate even one vine, and he subsequently added largely to his own stock for manufacture, by buying from these people all the grape juice they were willing to sell, in any

quantity, from a barrel to a quart. He also offered a prize of $5,000 for any improvement in the Catawba grape: he also used the Isabella grape, but not to any great extent.

Mr. Longworth's wine cellars were excavated on Observatory Hill, on the E. Sixth street side; there were two tiers of massive stone vaults, ninety by one hundred and twenty-five feet, capable of holding three hundred thousand bottles. Above this great wine reservoir, on the summit of a hill, was erected an observatory, for which object Mr. Longworth had given four acres of land. Probably no individual ever did as much to advance the material interests as he. He was an eccentric person—utterly careless in his dress and appearance, so much so as to be a cause of vexation to his family—sometimes going about in precisely the same kind of a conspicuous but cheap coat such as his coachman wore. He was liberal in his own way, and willing to help those who would help themselves, and in disposing of his city lots always made his sales on such terms as would enable a thrifty man to become owner of his house with a few years steady industry. He also took some pride in giving—but not too often—to those whom he called "the devil's poor"—the shiftless creatures whom nobody else would help; he built for his own summer residence a beautiful mansion in the midst of his vineyard, overlooking the river; he had a fine library, and collected many works of art which he treasured highly. He died on the 10th of February, 1863, the reputed possessor of over $15,000,000.

PHINEAS TAYLOR BARNUM.

FIFTY years of struggle, toil, adventure, and audacity, twenty of comparative rest and enjoyment, would briefly sum up the seventy years of the millionaire showman's life; not that enjoyment was excluded from even the most laborious and uncertain portion of this curious career, for Mr. Barnum seemed able to amuse himself with the same facility that he did others, under every variety of circumstance, favorable or unfavorable. Very early in life he discovered that the world was "his oyster," which could be opened for his benefit, if attacked with sufficient skill and determination; commencing almost as soon as he could talk to accumulate pennies, he has not yet ceased to add to his millions of dollars.

P. T. Barnum very nearly escaped being ushered into this breathing world on the anniversary of American Independence, being born at Bethel, Connecticut, on the 5th of July, 1810. Had the momentous event occurred twenty-four hours earlier, those who know the "greatest showman on earth" can imagine what a theme for self-gratulation this start in life would have been to him; and how the classic "bird of freedom" would have been made to shriek aloud in his honor on every recurring 4th of July. But a good Providence spared us this last drop, knowing well that no extra inflation was needed to keep this buoyant spirit afloat, soaring over difficulties and disasters, a very slight fraction of which would have overwhelmed most men at some point in the course of a career beset with such a variety of obstacles which he bravely overcame.

It is astonishing to learn, in the case not only of Mr. Barnum, but in others of our wealthy men, how many kinds of business they tried, and how many partial or total failures they made, before hit-

P. T. BARNUM.

ting upon the line of business in which they were enabled to make the large fortunes eventually acquired; indeed, this is rather the rule, and Mr. Barnum was no exception to it. As a boy on his father's farm, he appears to have been able to induce his parent to pay him something for his work; he got ten cents a day for riding the horse which led the ploughing oxen; and this, with other small acquisitions, he saved until some occasion when he could put it to profitable use. This was principally on holidays—"training-day," and Fourth of July, being the principal; he then prepared himself with home-made gingerbread, cookies, and cherry rum, which he sold to the hungry and thirsty improvident, so that instead of spending his own money, he found himself richer by a dollar or two at the end of every festival. At the age of twelve he owned a sheep and a calf, but as from this time forward he was obliged to buy his own clothes, there was not much opportunity for either hoarding or speculation. About this time, 1822, he made his first trip to New York, assisting a neighbor in driving cattle, starting in the midst of a heavy snow-storm in January.

In 1825, when Phineas was about fifteen, his father died, leaving his widow with five children, the subject of this sketch being the eldest. The mother was, however, a very able and energetic woman, and not only supported herself and family in comfort, by keeping a house of entertainment for travellers, but acquired some property, so that Barnum's youth was not clogged by the responsibility of caring for them financially. Neither apparently did he receive anything from his father's estate, which was heavily mortgaged, but which the widow finally redeemed. After a short time the clerking with Mr. Weed was broken off, and the future millionaire went to a small place called Grassy Plain, near Bethel, and engaged in the same capacity with another firm for $6 a month and his board.

In 1829, when a little over nineteen, he was married to Miss Taylor, of Brooklyn, a daughter of his former employer. In the winter of 1833–4 we find the coming hero in a new role—located

with his family in New York, and looking in the *Sun* for "wants." It was at this time he met Mr. Niblo, who afterwards became his firm friend. He offered Mr. Barnum the position of bartender, with an engagement for three years, but the latter did not wish to bind himself for that length of time. Not finding any satisfactory employment, he opened a boarding-house at 52 Frankfort street, where he was well patronized by his Connecticut friends. He also bought an interest in a grocery store at 156 South street.

It would seem that his various changes of occupation must have afforded Mr. Barnum sufficient data upon which he could base an opinion as to what he was best fitted to succeed in. By the time he was twenty-four years of age he had already been in twelve different occupations, but he had not yet found his true vocation; it was soon to come. In the summer of 1835, Mr. Coly Bartram, of Reading, Connecticut, told Mr. Barnum that he owned an interest in a remarkable negress, whom he believed to be 160 years old, who was then being exhibited in Philadelphia. She claimed to have been the nurse of George Washington, and for proof of her age a bill of sale was exhibited dated February 5th, 1727, from Augustine Washington to Elizabeth Attwood, his half-sister, in which "one negro woman, Joice Heth," was described as fifty-four years of age. Mr. Barnum determined to possess himself of this living curiosity. He had but $500 in cash; he borrowed $500 more, sold out his interest in the grocery store, and started for Philadelphia. The proprietor at first asked $3,000 for the old negress, but finally took $1,000, and Phineas T. Barnum commenced his career as showman—the vocation to which he was evidently born. Bringing her to New York, and then passing to other cities, a very profitable tour was made. But the poor old creature finally died of old age on his hands some seven months later, and was given a respectable burial in her owner's native town of Bethel.

From this time forward Mr. Barnum has scarcely ever been entirely out of the show business. From 1836 until 1841 he was

mainly engaged with conducting travelling companies, vibrating between New York, Chicago, and New Orleans, taking on the route such towns and cities as were likely to prove profitable.

The famous "Barnum's American Museum" was opened in 1850, after many ups and downs in business, and Mr. Barnum's fortune was thus made. It was not long before the museum had to be enlarged, a lecture-room was added, which was soon adapted for a theatre, where "moral dramas only" found a place. The "Drummond light," the precursor of the electric, which first shed its brilliancy on Broadway, was from the façade of the old "Barnum's Museum" which stood on the present site of the *Herald* office. No money, no amount of time or trouble was spared to make the museum worth a visit by all classes of persons. There was often something to attract the student of natural history and even the scientific professor, and always abundant material to satisfy the lovers of the curious, or those in search of amusement only.

The two best paying cards which Mr. Barnum ever had to play were the Jenny Lind concerts and the lately deceased dwarf ("Tom Thumb"), Charles S. Stratton. The profit derived from the exhibition of the "little General" in this country and Europe has never been divulged, but it must have been enormous; at least three considerable fortunes were made out of it—Mr. Stratton, Sr., the General himself, and Mr. Barnum, each having accumulated more than they ever cared to tell from this source, between 1842 and 1863.

The total receipts of the ninety-five "Jenny Lind concerts," given under Mr. Barnum's management, was $712,161.34, of which he received $535,486.25, more than half a million dollars, net, between September, 1850, and the following June. When Mr. Barnum signed the agreement with Jenny Lind, through an agent in England, he had never heard her sing or even seen her: the enterprise was an entire novelty at that time, and, considering the amount of money risked, was certainly one of the most auda-

cious projects ever attempted. He used to say himself that he trusted entirely to her reputation as to her vocal powers, and to her character for benevolence to win the sympathy of the American people; the rest was all effected by reiterated "puffing."

It was during the first years of his contract with little "Tom Thumb" that Mr. Barnum erected at Fairfield, near Bridgeport, Connecticut, the famous residence known as Iranistan. It was situated on seventeen acres of land fronting on Long Island Sound, and its peculiar construction—a square centre with two wings, surmounted by Turkish domes and pinnacles—attracted great attention. It was occupied by the family in the fall of 1848, and with certain intervals of absence as a summer residence until it was destroyed by fire, in December, 1857. It was at this place that an elephant was occasionally seen ploughing by the astonished travellers on the New York & New Haven Railroad. Of course this was only a huge advertisement for the proprietor of the American Museum. Iranistan had cost $150,000; little was saved, and the ground with the minor buildings upon it was sold to the late Elias Howe, Jr., "sewing-machine needle" inventor, for $50,000.

It would be impossible to narrate, in less space than an entire volume, the great number of enterprises undertaken by Mr. Barnum in New York, Philadelphia, Baltimore and other cities; or the details of his several trips abroad, and his long residence in England; or of his lecture tours at home and in England. But the two pet objects of his life may be fairly designated as the ambition to provide the very best museum and public shows, and next to that was his desire to improve and beautify the city of Bridgeport, Connecticut. He had been going on prosperously for so many years that when, in 1856, it was blazoned abroad that "Barnum had failed, swamped by the Jerome Clock Company," it took the community by surprise, but probably the most astonished person in the United States was P. T. Barnum. The history of his entanglement with the clock company can only be explained by

his infatuation for speedily building up East Bridgeport. He had made very large and hazardous speculations in land, chiefly on the east side of Pequonnock river, and his desire to attract capital and to establish manufactories on the site, led him to lend a willing ear to the plausible statements of Mr. Chauncey Jerome, President of the clock company, for which there seemed too little foundation to delude so shrewd a man as Mr. Barnum. But the idea of getting the concern located in East Bridgeport appeared for the moment to have eclipsed his judgment, and he became involved in liabilities, as he avers, through misstatements, which ended at the time in his financial ruin, absolutely absorbing all his fortune. He had years before settled a handsome property on his wife, but, with great nobleness of spirit, she sacrificed a great portion of this in helping to pay off the indebtedness for which her husband was liable.

At the time when this disaster occurred Mr. Barnum was approaching his fiftieth year, but, instead of allowing himself to be crushed, he resolutely set himself to pay the enormous weight of debt resting upon him; his family voluntarily gave up their expensive style of living and sought economical quarters. His youngest daughter even proposed to leave school and give music lessons. Mr. Barnum re-engaged the "little general" and went with him once more to Europe, part of the time intrusting "Tom Thumb" to an agent, while he utilized his time in delivering his famous lecture on "The Art of Money-Getting" through the principal towns and cities of England. Both ventures proved very successful, but all the surplus was devoted to taking up his notes payable to the creditors of the clock company. At last, after four years of unremitting toil abroad and at home, he succeeded in extinguishing this incubus of debt, and, on the 17th of March, 1860, he bought back from Messrs. Butler and Greenwood the American Museum, which he had sold to them in the zenith of his prosperity some years before. "Richard was himself again;" embarked once more, as he said, on "the good old ship American Museum." To others the

voyage did not look promising; the civil war broke out in a few weeks, and all interests seemed centred on public events, but the extraordinary enterprise and energy which the old showman infused into the management of his favorite establishment really almost compelled patronage, and very soon the proprietor was in the full tide of success.

With the proceeds of his re-established business Mr. Barnum now built a new home in Bridgeport, very near the old site of Iranistan, which he called Lindencroft. East Bridgeport, too, took a renewed lease of life; factories sprang up, the Wheeler & Wilson Sewing-Machine Company took the site of the deceased clock company, and the land still remaining to Mr. Barnum rose proportionately in value. The land he had bought in 1851 was assessed at the value of $36,000; in 1859 it was worth over $1,200,000.

On the 13th of July, 1865, the American Museum was destroyed by fire. With its contents, this building was valued at $400,000; the small amount of $40,000 was all the insurance there was upon it. Horace Greeley advised Mr. Barnum to take this destruction of the museum "as a notice to quit," and suggested he should retire from active business and "go a-fishing." But Mr. Barnum loved the excitement of work too well to heed such advice—which the giver would certainly not have taken himself at the age of fifty-five, however rich he might have been. Four months later three adjoining buildings on Broadway—Nos. 535–7–9—known as the Chinese Museum, were bought out; other smaller collections added, and in November the building was opened by Mr. Barnum as the New American Museum, the site being far nearer to the centre of population than the old one. The sale of the original site introduces us to a curious passage of arms between the "showman" and the "editor."

In 1851 Mr. Barnum had taken a lease of the old museum property, for twenty-five years, at $10,000 per annum, with a clause by which the lessor agreed that in case of fire he would pay $24,000 toward rebuilding the edifice, and at the end of the lease

would take it at a price not to exceed $100,000. But real estate in New York, at least in that neighborhood, has trebled in value since this agreement was made; an expert in real estate values decided that the balance of the lease was worth at least $275,000. The elder James Gordon Bennett desired to erect his newspaper-office on the site, and Mr. Barnum offered it to him for the very reasonable sum of $200,000. This offer was accepted, and the money paid; but Mr. Bennett, wishing to own the ground in fee, agreed to pay the owner $400,000 for that. Very soon Bennett learned that the price was most exorbitant, considering the fact that it was burdened with an expensive lease. Chagrined at being thus taken in, the editor of the *Herald* first tried to get rid of his bargain with the owner of the land, and then sent a lawyer to Mr. Barnum to try and induce him to give back the $200,000 he had received for the lease! Of course, he would do nothing of the kind. The attorney returned to his employer with the refusal, and the very next morning all Mr. Barnum's advertisements were eliminated from the columns of the *Herald*. Mr. Barnum understood that this meant war; he went to the *Herald* office, and tendered payment for further advertisements; the tender was formally declined by the "managing editor" under orders, and Mr. Barnum left baffled, but not defeated. There was then in New York a "Managers' Association," composed of all those persons engaged in either theatrical or other shows of any importance, to which of course Mr. Barnum belonged. He at once proceeded to notify the secretary of the conduct of the *Herald*. A meeting of the association was called and a committee appointed to wait upon Mr. Bennett and get his ultimatum. This committee consisted of Messrs. Wallack, Wheatley and Stuart. Failing to get a promise from Bennett that he would print Mr. Barnum's advertisements, the managers' association voted to withdraw all patronage from the *Herald*, and from that time forward, for the space of about two years, all these managers headed their advertisements in the other papers thus, "This establishment does not advertise

in the *New York Herald*," a course which affected the sale of that paper very unfavorably, as a large proportion of city readers have no use for a paper which does not contain a full "amusement" column of advertisements. Finally the matter was compromised by the managers' association returning their notices to the *Herald* on condition that Barnum's was also admitted. This war of the editor *vs.* the showmen terminated in the fall of 1868. Meanwhile the New Museum had been a continuous success, Mr. Barnum having found plenty of modes of advertising without the aid of the *Herald*.

Fire was again the element destined to change the course of Mr. Barnum's operations. On the 3d of March, 1868, the New Museum was burned to the ground; and so sudden and complete was the destruction, that the employés in the building barely escaped with their lives. Nothing was saved of the contents, and many living animals perished in the flames. There had been $78,000 expended on the building in addition to its original cost, $460,000, and there was an insurance of $160,000. Mr. Barnum decided not to rebuild, and some months subsequently sold the lots for $432,000. Thus by three fires, Iranistan, and the two museums, he lost about $1,000,000, and at last concluded to retire from business in New York, and devote the future to the development of his Connecticut home—East Bridgeport. In this matter he had as a zealous colleague his friend, Mr. Noble. Together they presented to the city, years before, the lands now known as Washington Park. Projects of this nature had floated through Mr. Barnum's brain since 1850, but the conservative nature of the Connecticut farmer effectually baffled the completion of the enterprise for many years, and no improvements of consequence were made by the municipality. But, in 1865, the interest of a few other gentlemen was enlisted in the effort to redeem a strip of land on the shore of Long Island Sound excellently adapted for park purposes. One obstinate farmer held out against the improvement for a long time, and at last Mr. Barnum bought the

whole farm of him for $12,000, and was thus enabled to present this noble water-front to the city. The improved section is now known as Seaside Park. In July, 1869, an additional gift of land worth $5,000 was made.

While thus providing for the public, a change was made in the domestic arrangement of the generous donor. In the summer of 1867 Lindencroft was sold, and in 1868–9 a new residence built, which was named "Waldemeir," the elegant structure now occupied by the veteran showman and his second wife. On this large and beautiful estate are two other residences, expressly built for two married daughters, and named respectively "Petrel's Nest" and "Wavewood." Here Mr. Barnum usually spends five months of the year, devoting seven to his city residence, but it has been impossible for him to adopt an idle life, and directly or indirectly he is still constantly connected with some form of public entertainment.

To hundreds of thousands of people P. T. Barnum is known only as the proprietor of a museum, and the head figure in the "greatest show on earth," but there are several other sides of his character which, though known to many, have made no impression on the general public. As Dr. Oliver Wendell Holmes said of himself, "That his reputation as a wit had disqualified most persons from believing that he was anything more or better," so with Mr. Barnum; his public career as a showman has disqualified the general public from according him any other special characteristics. The biographer, however, must remedy this injustice, and if to the ultra-refined the professional showman is, and ever must be, utterly distasteful, yet justice requires that the qualities of the private citizen should not be altogether swamped by this sort of prejudice. In several points of view, aside from his money-earning, Mr. Barnum's career is eminently praiseworthy. In the first place, if sharp, he is honest, and at the sacrifice of great personal comfort, never rested until all his debts were paid to the full. During the latter half of his life he was not only strictly temperate, but an

eloquent advocate of temperance principles; in his American Museum he was the first to banish from his theatrical entertainments that obnoxious adjunct formerly so common—the "bar;" and then he abolished the "check" system, which facilitates going out to drink between acts. The "third tier," known to old New Yorkers as the very worst feature ever tolerated at dramatic representations, never found any place under his management. Nor were any representations ever given at the museum to which exception could be taken on moral grounds. When the war broke out, being then fifty years of age, he considered himself too old to enter the ranks, but he procured and paid for four substitutes; gave largely to the Sanitary Commission, and in connection with his friend, the late Elias Howe, Jr., early in the summer of 1860, broke up a disloyal "peace meeting" (called to convene in a neighboring town in Connecticut) so effectually that its promoters were no more heard of. In 1867 he was nominated for Congress, for the Fourth District in Connecticut, but there had come a reaction in national politics, and a tidal wave carried in the opposing candidate. Mr. Barnum was at heart always a Democrat, and acted with that party until the outbreak of the war, when he changed for a period his political affiliations and acted with the Republicans.

During the campaign of 1867, being solicited for money to be used, as he considered, for a corruption fund, he wrote to the applicant under date of February 23d, 1867: "Under no conceivable circumstances will I permit a dollar of mine to be used to purchase a vote, or to induce a voter to act contrary to his honest convictions. God grant that I may be a thousand times defeated sooner than permit one grain of gold to be accursed by using it so basely! Any party that can gain a temporary ascendency by such atrocious means, not only poisons the body politic of a free and impartial government, but is also sure to bring swift destruction upon itself," with much more to the same purport. He explained that he was willing to give money for legitimate purposes: for

hiring halls, music, printing, anything to "enlighten the citizens as to their duty, but for no other purpose whatever." In his family relations Mr. Barnum always kept the welfare of wife and children pre-eminent; he had no son, but four daughters, three of whom are living, and all married. It is freely admitted that in his professional career the "showman" was not always scrupulous, either as to the genuineness of his exhibits or his mode of attracting attention to them; but his sins in this respect were venial, and though sometimes in questionable taste, yet in the sum total of his efforts to amuse and instruct the people, these flaws were insignificant as compared with the vast amount of gratification and real knowledge of the productions of other climes which he diffused among the people. A year or two ago, when severely ill, Mr. Barnum availed himself of the circumstance to write to the few people in Bridgeport and other places, with whom he had any misunderstanding, making such admissions as were necessary for himself, and offering to overlook any supposed injury on the part of his correspondent. He was very speedily gratified by conciliating responses from all whom he had addressed.

About a year ago Mr. Barnum presented to his native place, the town of Bethel, a beautiful bronze fountain, which was cast for him in Germany at a cost of $10,000; it is fifteen feet in height, and was originally intended for the park in Bridgeport, but the parsimony of the municipal authorities objecting to supply water for it induced Mr. Barnum to send it to Bethel. The day of its formal presentation was quite a gala-time with the inhabitants. The Fourth Regiment of the Connecticut National Guards turned out, the fire department, bands of music, with a vast concourse of citizens in carriages and on foot; the unveiling was preceded by singing and speeches, of which that of the donor was perhaps the most remarkable, consisting largely of reminiscences of his own youthful life in Bethel, and the customs then prevailing.

Mr. Barnum's property is estimated at $3,000,000, but there is no telling what he may yet add to it, as at the present time he is

in partnership with Bailey & Hutchinson, of the "Great London Show," which, though the expenses are enormous, yields to the three partners splendid profits. The cost of a travelling menagerie and circus is given by this grand expert in such affairs as from $3,000 to $5,000 per day, when conducted on the enormous scale of his later combinations; the advertising he reckons at about $200,000 per annum. At the exhibition for 1882, at Gilmore's Garden, in New York, which lasted seven weeks, the combination paid Mr. Vanderbilt $27,000 for rent.

In Bridgeport Mr. Barnum is regarded almost as the father of all its modern development; he has been mayor of the city, among other honors bestowed upon him by a grateful people; he is the largest landowner in the place, and is part owner of the leading newspaper. There are few people, perhaps none, who have ever afforded as much innocent amusement to as large a number of persons as P. T. Barnum. "May he live long and still prosper."

D. O. MILLS.

Charles Astor Bristed, the gentleman Bohemian, used to say that "Washington was the only place in America where the people did not run after lions; that they did in New York, because they were scarce, but in Washington they were too common." He might change his opinion now, for New York is fast becoming the centre to which gravitate at least one species of the royal animals —the social lions of to-day are the great millionaires, the "railroad" and "bonanza" kings, and New York is the only city where they can reign triumphant in virtue of their wealth alone. Other cities demand other qualities, but money dominates the commercial metropolis. These remarks, be it understood, are general and do not apply to the subject of this sketch. Quite recently some half dozen of the "diamond peerage" have settled or made arrangements for residing in New York, and among those already located on Fifth avenue is the gentleman whose name heads this chapter, and almost the first knowledge which the community had of his presence was the erection of an enormous building intended for office purposes on Broad street near Wall, opposite the Stock Exchange. Mr. Mills is a native of the State of New York, his birth-place being in the vicinity of Newberg, on the Hudson; his family were of good stock and in comfortable circumstances, and their son was named for a prominent politician formerly well known in the metropolis, the Hon. Darius Ogden. Young Darius received a fair education, and after some experiments in other directions, while striving to ascertain in which direction success was to be found, he went, when quite a young man, to Buffalo, and there organized a bank under the old New York State Safety Fund system; this was carried on successfully for a few years.

when the California gold fever broke out. Almost immediately, in 1849, Mr. Mills sold out his interest in the Buffalo Bank, came to New York, and with the proceeds of the sale purchased a large quantity of assorted merchandise and sailed with it direct to Sacramento City, from whence, by the natural force of attraction, he eventually gravitated to San Francisco, where he continued as one of the leading merchants for some time; but apparently born to the career of finance, he shook himself clear of the uncertainties of commercial life and engaged in the more congenial business of banking; in this pursuit he had already accumulated a considerable fortune, and was contemplating retiring, when the Bank of California was organized and he was strongly urged to accept the Presidency. He was known in San Francisco to be one of the best financiers in the city—honest and cautious, without being narrow in his views, and eminently a person to be safely trusted with the monetary affairs of others. Such a position as this was really his proper role, and while the bank was under his management it prospered greatly, regularly paying dividends of one and one-half per cent. monthly, besides accumulating a surplus of $5,000,000.

His successor in the presidency was William C. Ralston, whose widely spread and sometimes rash speculations precipitated its downfall. (See sketches of William C. Ralston and J. Flood.) At the time of the failure of the bank several of the California papers, after getting over the first feeling of dismay and fright which the event caused, and intensely sympathizing with Mr. Ralston, mourning his untimely fate, attacked Mr. Mills as having by his harshness contributed to that catastrophe. There was more sympathetic emotion than justice in this course, for D. O. Mills' action throughout had been thoroughly honorable, and certainly in the interests of the stockholders; it had fallen to his lot to convey the request of the meeting to Mr. Ralston that he should resign his office, and we think that no resident of San Francisco in 1875 will deny that Mr. D. O. Mills must, in addition to strict business

principles, have possessed nerves of steel to present this vote of the meeting to the already overwhelmed President of the Bank of California: this written request, indorsed as it was by the opinion of the ex-president "that it was necessary," was equivalent to the death-warrant of the generous-hearted Ralston, and such indeed it proved. No one can affirm that Mr. Mills was not justified in his opinion; but there were few men, if any, in that city who could have executed the ungrateful task with the calm serenity of Darius Ogden Mills.

The average Californian was very fond of drawing contrasts between the genial, open-handed, often extravagant Ralston and the perfectly proper, calm, and dignified Mr. Mills; but the latter can also be genial and generous in directions which suit him, if not to every passer-by. While still residing in California his niece, Miss Easton, was married to Mr. C. F. Crocker, then second Vice-President of the Southern Pacific Railroad. To grace the ceremony, which took place at his elegant country villa at Millbrae, a very large number of guests were invited—a special train of five drawing-room cars conveying the company from San Francisco. Mr. Mills' wedding-gift to the bride was an elegant country residence situated in Menlo, a few miles from the city. Neither have his gifts been limited to his relatives or intimate friends; he has already commenced to distribute a portion of his large fortune. He has established a seminary for young ladies near San Francisco at a cost of $200,000. This is for the benefit of young women on the Pacific coast: the funds being intrusted to a self-perpetuating board of trustees. He has also given $75,000 to the University of California to endow a chair of Intellectual and Moral Philosophy and Civil Polity. He has shown himself to be a liberal patron of art, and a late item of interest relating to him and illustrating this, as well as his affectionate regard for the State where he laid the foundation of his large fortune, is his recent presentation to the State of California of a magnificent piece of statuary representing Columbus at the Court of Isabella. This

memorial is nine feet in height and cost $35,000: it is to adorn the rotunda of the capitol at Sacramento, being placed in position at the donor's expense. He is also one of twelve subscribers to the beautiful bronze called the "Still Hunt:" the principal figure of this artistic composition of the well-known artist, Ed. Kemey, is a crouching panther. This fine work of art has recently been placed in Central Park.

Mr. Mills has come to be considered a potential factor in Wall street, and had the same publicity been given to the fact that he was one of the financial pillars of the New York *Tribune*, as was given to Jay Gould's connection with the newspaper press, perhaps the alarm would be proportionate to the supposed danger of "doctored" financial news; but when in July last (1883) he gave orders for the sale of all his Northern Pacific and Erie, though the street was full of prophecies of evil, neither panic nor earthquake ensued. Mr. Mills' office is in the "Mills Building" on Broad street, which has an entrance also on Wall street. This immense structure is ten stories high and contains three hundred offices, besides an extensive restaurant for the accommodation of the occupants on the top floor. Some half dozen elevators are in constant use in this elegant and capacious building. It is finished outside and within in the most approved style of modern art as applied to business purposes; marble stairs and corridors, walls and staircases, with panels of variegated and highly polished marbles; here encaustic tiles relieve the eye, fine-hammered granite bases assure the visitor of its solidity, the finest French plate glass and the choicest woods give variety and finish to the interiors. The main entrance, fit in itself for a royal palace, with its spacious vestibule, is enclosed after business hours with an elaborate open-work bronze gate, a work of art worthy of careful inspection. From the upper stories of this building a most extensive and beautiful panorama of the city, the bay, the East and North rivers, is spread out before the eye of the observer. On the occasion of the opening ceremonies of the East River bridge six hundred invitations

were issued inviting persons to view the proceedings from the "Mills Building," and fully that number were present—some thirty dinner-parties also finding accommodation there on that occasion.

Mr. Mills' New York residence is on Fifth avenue, and has the peculiar merit of looking particularly home-like. The most elegant and delicate articles, as well as the furniture, have the air of being in use, and not simply arranged for show. If this is art it is the very perfection of it. The grand saloon has a more cheerful and brilliant appearance than many of the modern interiors: instead of being persuaded into the use of "bricky reds" and "yellowy greens," now so prevalent, the owner has not been afraid to express his own taste, and this beautiful reception-room shines resplendent in white and gold, in the style of Napoleon I., far more enlivening in its general impression on guests than the dingy imitations of the "early English." The ceiling of the main saloon is beautifully frescoed with a profuse representation of spring flowers. Mr. Whitelaw Reid, the editor of the *New York Tribune*, and successor of Horace Greeley, is married to a daughter of this financier. Mr. Mills' present fortune is estimated at about $12,000,000; but what it may be a short time hence it would not be safe to predict.

DANIEL DREW.

THE "cattle king" of a generation ago was Daniel Drew, but since his day the business of the drover and cattle-raising has assumed proportions never dreamed of by this pioneer. Texas, the great source of supply, was, in his early life, a part of Mexico, and *his* "West" was the other side of the Alleghenies. Mr. Drew was a native of the State of New York, being born in Carmel, Putnam county, on the 29th of July, 1797. Like many of the successful operators in Wall street, Mr. Drew's early life was spent on a farm, and his hands were hardened with all the toil incident to that sort of life. His father not being particularly prosperous, Daniel was early initiated into the various labors of agricultural life, and as his services were constantly needed, but little time was allowed for schooling: a few winter sessions included all that he ever enjoyed. When only fifteen years old his father died, leaving his wife and family with very inadequate means of support, his own labor being withdrawn, and his eldest son such a mere lad. But the boy was faithful to the interests of the family so far as he knew how to be; he remained at home the three following years, performing the old drudgery. Then, as some of the younger children had become helpers, he thought he could do better at something else, and decided to come to New York city and try his fortunes there. But the period (1807) was inauspicious, the times were very bad, business was almost at a standstill; he could not get an engagement in any such business as he desired, and he had temporarily to return to Carmel, for his scanty funds did not admit of his remaining in the city unemployed. His trip, however, had not been fruitless; he had stopped at a tavern where many farmers and drovers halted, in the suburbs of the city; he

used his eyes and ears, and soon learned that a great many beef cattle were needed for the New York market, and he learned that in Putnam county, not far from his home, such cattle could be procured, at a price which would afford a good profit if he only had the capital to invest in them. Lacking that, he concluded to collect a drove and sell them on commission for others. But the farmers were limited in money matters; there was not much money in that way of doing business. However, he saved what he could, and now and then bought an animal, fattened it up on the old farm, and adding it to his next drove, was able to make something extra. By degrees he was able to buy more, and in a few years brought his own stock to market. It was better than farming, but he did not see a fortune in it. Cattle would inopportunely die, the market price varied, accidents happened, and Daniel Drew had concluded he could do better.

At this time there was in New York, not far from the junction of the Bowery and Third avenue, a famous gathering-place of farmers, drovers, butchers, and market-men, known as the "Bull's Head." Here Mr. Drew established a tavern, which became a famous place in his day and for long after he abandoned it. This might be called the real starting-point of his subsequent prosperity. After locating here, he entered into partnership with two other drovers, they taking the practical part of the work, and he furnishing most of the original capital, to buy cattle in the adjoining counties for the New York market. The business grew and prospered; the purchasing circle was extended first to Western New York, then to Pennsylvania, and finally to the then distant plains of Ohio. This firm of Drew & Co. were the first drovers who ever brought the cattle from the West to New York. The first drove to cross the Allegheny mountains was a herd of 2,000; they were divided into twenty droves, and the most careful and experienced men that could be found were employed to drive them. Our reader may judge of the vast changes which have taken place in the business since that period when we state that it took this

pioneer drove eight weeks to perform the journey, which is now made in two or three days. The cost of the trip was $24 per head, but the animals were in good condition and brought excellent prices. Mr. Drew remained in this business some fourteen years; it was very profitable, and he was already a capitalist, looking out for a different class of investments. In 1834 there was running on the Hudson river a steamer called the "General Jackson," which exploded at Grassy Point. This vessel was owned by Jacob Vanderbilt (brother of late "Commodore"), the same person who owned the "Westfield" of the Staten Island line, which exploded at her dock near the battery in New York. The "General Jackson" was running between Peekskill and the metropolis. Jacob Vanderbilt had no steamer ready to put on in its place, and a friend of Mr. Drew's immediately placed the "Water Witch" on the river. Into this boat Daniel Drew put $1,000, his first investment in North River steamers. As soon as possible Vanderbilt substituted the "Cinderella" for his lost steamer, and ran opposition to the "Water Witch," putting down his rates to mere nominal figures, so that people used to say jocosely, that "it was cheaper to go sailing up the Hudson than to stay at home." The "Water Witch" of course had to put down her rates for passengers and freight, so that neither boats were making anything, each trying to see if they could drive the other off. At the end of the season the "Water Witch" was in debt $16,000, but was fortunately sold for $20,000.

In the meanwhile Vanderbilt tried negotiations, persuasion, threats and intimidation to prevent Drew and his friends from resuming the traffic; but in this he did not succeed, for in the spring of 1836 they replaced the "Water Witch" by a far superior boat—the "Westchester." This boat extended its trips to Albany, and ran opposition to the old Hudson river line, which owned several fine steamers; among others the "De Witt Clinton," "North America," etc. These latter were among the finest river steamers then afloat, and the company felt quite secure in preserving their prestige on

the Hudson. But Drew was a hard man to beat; he did not flinch from the struggle. He was also a man of resources and bright ideas. Drew & Co. bought, at an expense of $26,000, the "Bright Emerald," and ran her as a night boat, reducing the fare from three dollars to one, and affording business men a chance to get to or from Albany to New York, and *vice versa*, without the loss of business hours. This was an innovation which immediately met with general acceptance; and so popular did these boats become that the same season Drew was enabled to buy another steamer, called the "Rochester," for which he paid $50,000, and, so far was he from yielding to the opposing party, that he shortly after bought out the Hudson river line, the owners of which had become tired of the contest, and he then raised the passenger-fare again to three dollars; a very safe proceeding, since there was no longer a competitor on the river.

At this period Mr. Isaac Newton was extensively engaged in the towing business on the North river. The canal boats from the Erie canal, which needed guiding down the Hudson, have been a source of steady occupation in themselves, while sloop and schooners "waiting for a wind," and failing to obtain it, have helped to make the business of towing very profitable. It proved so to Mr. Newton, and in 1838–39 he had built and put upon the Hudson two fine steamers as passenger boats. Mr. Drew, having conquered the Vanderbilt opposition at considerable cost to himself, was disposed to try pacific means with this new rival, and so adroitly did he manage matters that in 1840 he induced Mr. Newton to enter into a partnership arrangement, forming what was afterwards known as the "People's Line" of steamers. There were others in this combination, among them P. T. Barnum, but Mr. Drew was the largest stockholder. Then followed in rapid succession a splendid fleet of boats. The first which was built by this company was called the "Isaac Newton," and was the first steamer which received the title, since become somewhat shopworn by the maker of newspaper paragraphs, of "Floating palace,"

being certainly the most elegantly fitted-up boat on the inland waters of New York up to that time. The "New World," the "St. John," the "Dean Richmond" and the "Drew" followed in succession, each one with some new luxury not previously thought of. This company maintained its pre-eminence over all comers, and several of the boats named are still in the service.

Seven years later Mr. Drew extended his boating interest to the navigation of the Sound. When the new route between New York and Boston, *via* Stonington, was projected, Mr. Drew proposed to furnish the water connèction, and, in company with Mr. George Law, placed a line of steamers on the Sound, which will be still remembered by many old travellers. The first of these were the "Oregon" and "Knickerbocker." Commodore Vanderbilt and Mr. Drew both took sufficient stock in the railroad to give them a controlling interest in the management, and, at this time being quite friendly, no rival was allowed to interfere with the connecting steamers on the Stonington line. When, later, the commodore went heavily into Hudson River Railroad stock, he advised Mr. Drew to abandon his steamboating on the Hudson, as the railroad would draw all the passenger traffic. But Mr. Drew viewed the situation differently. He held on to his boats, realizing that he could afford to convey both passengers and freight at a lower rate than could the road, and that there are always a vast number of people to whom a dollar saved is more of an object than time gained. He was right, as also in his conviction that the increase of population would soon, if not immediately, furnish ample traffic for both. From this time forward there was an undercurrent of rivalry, if not at first publicly manifested, between the commodore and Daniel Drew, which, to some extent, was felt by the numerous employés of both; at least such was the interpretation given by many who witnessed an apparent accident by which the steamer "Dean Richmond" was run down by the "Vanderbilt."

Among other enterprises, Mr. Drew was engaged for about seven years in the Champlain Transportation Company. This

company was formed to run a line of steamers on Lake Champlain from Whitehall to the northern extremity at Rouse's Point; five steamers were employed. The line was subsequently bought out by the Saratoga & Whitehall Railroad Company. For some years previously Mr. Drew had been engaged in the banking business; at first alone, afterwards (in 1840) with Mr. Robinson and others. The firm of Drew, Robinson & Co. was well known in Wall street for many years; Mr. Drew remaining at the head of the concern, except for a short period in 1855, when he withdrew in favor of his son-in-law, Mr. Kelly; but, the latter surviving only a short time, Mr. Drew resumed his old relations with the firm. In this business he had been naturally brought in close relations with the great railroad interests of the country. It was, therefore, almost inevitable that he should seek investments for his rapidly accumulating wealth in the purchase of stock; one of his investments was early made in Harlem. Yet Wall street was rather taken by surprise when, in 1855, Daniel Drew, who had hitherto not figured as a "money-king," became the indorser of the Erie Railroad Company! first for $500,000, and soon after for $1,500,000, and this at a period—1857—when a financial panic was sweeping over the country. It followed, of course, that Mr. Drew was elected a director of "Erie," and thereafter for years the two names of "Drew" and "Erie" were almost inseparable.

Shortly after the affairs of Erie had been put upon a safe basis, mainly by the efforts of Mr. Drew, the company desired to extend its connections west, and to build a broad-gauge section of road for that purpose. To do this it was necessary to issue $10,000,000 of stock, Mr. Drew standing sponsor for the whole amount. This movement was bitterly opposed and fought, inch by inch, in the courts by Commodore Vanderbilt, who was at that time at the head of the New York Central Railroad. Suffice to say here that "Drew" and "Erie" came out of that fight triumphant, the legislature authorizing the issue of the new stock, and from that period Mr. Drew's financial operations were as closely watched as any

man's in the country. Before his death he met with heavy losses —at one time in the course of a few days $9,000,000 slipped from his grasp, but he never lost his courage or surrendered a point which could be saved by effort.

Mr. Drew was for many years a member of the Methodist Episcopal Church. When quite a young man he was riding out with a friend one day, when a sudden storm arose, from which they were unable to find shelter; the lightning struck the horse they were driving and killed it, while young Drew and his friend, though temporarily benumbed by the close proximity of the electric fluid, escaped without injury. This incident, which he regarded as a special interposition of Divine Providence in his favor, so worked upon his emotions of gratitude that he joined the church in good faith, and if, in subsequent years, he sometimes let worldly interests get the better of these early religious convictions, the time came, later in life, when he took up the subject more understandingly. In 1841 he became a member of the Mulberry Street Methodist Church in New York, of which the Rev. Mr. Seney (father of George I. Seney) was pastor. Of this church he was a trustee for many years, and it was mainly through his active generosity that the society was enabled to build an elegant marble church on Fourth avenue, and remove to it from their humble quarters in Mulberry street.

After Mr. Drew became wealthy he was very free with his money, and gave away much in private charities, but he could never be persuaded to give to objects, public or private, which did not meet his approbation. His pet beneficiaries were institutions of the Methodist denomination, and to these he was very liberal. He was a trustee of the Wesleyan University, which he endowed with a succession of princely gifts. Some time before his death he made arrangements for establishing the Drew Theological Seminary, and also for a female institute of a high order. At the time he planned these good works his fortune was reckoned at $20,000,000. He met with some heavy losses in the latter part of his

life, and some of his bequests have remained in abeyance; but what he gave to the interests of Methodism in his lifetime must ever secure for him the grateful remembrance of his co-religionists. Mr. Drew survived to the age of eighty-two, his death occurring in September, 1879. He left two children—a son and a daughter; the latter is the wife of a Baptist clergyman. Mr. Drew was a very genial man, of medium height, slight build, wiry, active, nervous, but not excitable. He is reported to have said that he "never lost a night's sleep through business cares in his life." If this was so, and there is no reason to doubt that it was true up to the time the statement was made, he was probably an exception to most men of his class; few financiers could show such a serene record as that. Mr. Drew had regular features, rather a dark complexion and dark hair, which was very little changed up to an advanced age. He was a man whom all his business acquaintances and friends liked to chat with, and, though he kept his "points" well in hand, there was no show of reticence in his manner. He was a kindly-hearted man, and one who did many generous deeds in his long life.

COLONEL JAMES C. FAIR.

COLONEL FAIR is one among several of the Pacific slope millionaires who has not been content with the influence which money could give or with the luxuries which wealth like his could procure. Nor is it strange that in the prime of life he should still be seeking new fields to conquer in an atmosphere far removed from the gold fields. Whether it is desirable to have in so small a body as the Senate even one member who is assessed in his home for $42,200,000 of personal property may well be considered by a constituency of whom the vast majority are laboring people; but this is not the place to discuss that question.

The name of James C. Fair will be recognized at once as one of the bonanza kings. Though born in Ireland, he is practically an American, having been a resident of the United States from his childhood. He received most of his education at Geneva, in the State of Illinois; and this was principally directed to preparing him for business. After leaving school he first went to that great centre of enterprise—that maelstrom which is ever drawing to itself the youth of the West—Chicago; here he had remained but a short time in business when the gold fever of 1849 broke out with all its virulence, as might be expected, among the active temperaments gathered in that city. Mr. Fair had just arrived at the hopeful and imaginative age of eighteen; he joined the great pilgrimage to the shrine of gold, arriving in August of that year in California. He had come overland, and the first place that he struck was a point on the Feather river known as Long's Bar; he immediately went to work as a miner, but at that time having no practical experience, like thousands of others he failed to strike a paying placer. This placer mining on the rivers and creeks was

JAMES G. FAIR.

that generally adopted in the first grand rush and haste to gather up that which lay nearest to the surface; it needed no expensive machinery, of which indeed there was none attainable at that period in the territory. A pick, pan and shovel was the miner's outfit, and with these simple implements sometimes the value of one hundred dollars a day was secured; the dirt was simply washed out in the pans; the black sand and gold, being heavier than the dissolved earth, remained in the bottom, while the lighter particles were poured off. Some rude attempts to improve on the simple pan were improvised, such as the "cradle," or the "rocker," which was more capacious and fitted with a screen, which facilitated the separation of the gold from the earthy materials. The "long-tom," another simple substitute, was formed by fixing a box in such a position as to form a sluice-way, into which the crude, unsifted material was thrown, and from which the running water carried away the earth, leaving the precious metal in the box.

By such imperfect means as these did James C. Fair make a beginning on the road to fortune; but he was one of those who had profited by his early instruction, and while he was washing out his pans of dirt it must have occurred to him that, where there were placer washings, not far off must be the rock-beds which supplied these auriferous streams. Certain it is that he soon left these primitive "diggings" and went in search of a quartz mining site, which he believed in the end would prove more profitable. A favorable opportunity opened to him at Angels, Calaveras county. He remained there some time; the yield being only moderate, and his motto being ever "Excelsior," he pushed on to other localities, not losing much time where the prognostics were only "fair to middling." In the course of time, adding a varied experience to his book knowledge, he became an acknowledged expert, and was offered the superintendency of several mining companies in various parts of California. After he had been in the country about six years he accepted the management of the famous Ophir mine, in Nevada, and two years later, in 1857,

he became superintendent of the rich and prolific Hale and Norcross mine, both of these being within the section since known as the Comstock Lode; and it was during his connection with the Hale and Norcross that he began to accumulate his profits in hundreds of thousands of dollars. Mr. Flood about this time became his partner, and thenceforward the pair have gone on in princely emulation, counting their gains no more by thousands but by millions.

The next important move in which Mr. Fair and partner were concerned was the successful effort to get control of the mines known as the "California," the "Sides," the "White & Murphy," the "Central" (Nos. 1 and 2), and the section known as "the Kenny ground;" these are the mines which formed the famous combination of the "Consolidated California and Virginia," of which John W. Mackay later became a partner. It is understood that this consolidation of interest was made mainly under the advice of Mr. Fair, whose favorable opinion of the productive capacity of the lodes included in the purchase was all-potent with the others chiefly interested. That he was not mistaken the world knows, and if the Comstock Lode has for the time suffered a partial eclipse by the more newly opened mines of Colorado, it was not until the Bonanza kings had extracted over $300,000,000 from the crude ore. Mr. Fair has not let his money rust; with a vast income, which it was impossible for him to spend in any personal gratification, he turned his attention to real estate; he did this to some extent as early as 1858–59, but since then on a much wider scale, and is said to own within the boundaries of the city of San Francisco seventy acres of land. Outside of the city he owns a large and beautiful estate—Menlo Park, formerly the residence of Hon. Milton S. Latham. Also another beautifully situated place for a city residence, on that high rise of land known to all residents of San Francisco as California Street Hill; this property lies on the very summit, from whence is obtained a very extensive view of the city and vicinity; but for much of the time Mr. Fair has

resided in Virginia City, where he has spent so many hours down in the bottom of the mines that it has told on his physical and mental system.

He is naturally genial in his manners; but as a practical, working superintendent he was often obliged to employ many rough and unscrupulous characters, and with these of course it was impossible to be always on satisfactory terms; many of these miners were known to have been desperate characters from Australia, and Mr. Fair's friends did not always consider his life safe in a position where it was so easy to have "accidents" occur. In time this way of life told even on his robust constitution, and at last physicians recommended a total cessation from care and a long voyage, which it was hoped would restore the general tone of his system. A voyage to China did much to recuperate the exhausted nerves; since which Mr. Fair was elected to the United States Senate, in 1881, and he gives every evidence of having been entirely restored to his normal condition—except that at the close of the session he left Washington without drawing his salary, an event unprecedented, we believe, in the history of the country. He was elected on the Democratic ticket.

There are always a good many stories afloat of these wealthy men, and nothing pleases "the street" better than to hear of their getting caught, as they do occasionally, in their own nets. A well-authenticated anecdote comes to us of Colonel Fair and a brother millionaire, Mr. Robert Sherwood. The incident occurred four or five years ago, at the time of the "Sierra Nevada deal." Mr. Sherwood then held 5,000 shares of "Union Consolidated." Colonel Fair was promenading about Nevada Block and talking in a rather boastful manner, and pretty loud, about the prospective rise in "Union;" in fact, he was "bulling" the street, so far as the group of persons about might be considered susceptible subjects. Mr. Sherwood very quietly remarked that he hoped these visions of a rise were all true, but he had his doubts. Colonel Fair was nettled at the insinuation, and somewhat rudely retorted:

"Then I suppose you would like to peddle out your stock?" "No," said Sherwood; "I don't care to peddle it, but I'll sell it all out in a block." "What'll you take?" "Market price." By this time there was a small crowd gathered round, and all were scanning the colonel to see how he bore the bluff. He saw he could not recede without bringing down on himself the derisive laughter of the crowd. "I'll give you $175." "No," said Sherwood: "I can peddle it out for that—nothing but the market price." "What is it now?" was the almost simultaneous query of both parties, as they walked to the ticker. "$203 for Union," said some one. "I'll give you $200," said the colonel. "I'll take it," said Sherwood; "give me your check." "Come into the bank," and in a very few minutes Colonel Fair had the 5,000 shares of "Union," then on the drop, and Mr. Robert Sherwood had added $1,000,000 to his bank account. For a few minutes the reported purchase of Colonel Fair braced the market in the Stock Board, but there was no saving it by such devices; it shortly after fell steadily, till it dropped out of sight and ceased to be listed.

When in Washington Mr. Fair occupies Charles Sumner's old residence. When on the Pacific coast, his great delight is to drive down to the great seaside resort on the beach at Santa Cruz. Here, particularly on a Sunday afternoon, he was formerly pretty sure to make his appearance with his family, driving his own team, and seldom did he return without taking a dip in the refreshing waters of the peaceful ocean. He is a bold swimmer, and his scarlet-trimmed suit might often be discerned at a somewhat disquieting distance from the shore.

During the spring of 1883 the community in San Francisco as well as in Virginia City, and wheresoever the fame of Colonel Fair had extended, were startled by the announcement that Mrs. Theresa Fair, wife of the Senator from Nevada, had entered a suit for divorce in the District Court at Virginia City. Counsel for the plaintiff requested that the examination of witnesses be conducted privately, which was granted, the hearing being had on the

12th of May, 1883. Newspaper reporters were rigorously excluded. The whole affair occupied less than an hour, in which time the court was convinced that Mrs. Fair was "justly entitled to a decree in her favor" and an allowance of $4,250,000 in cash and United States bonds; together with the family residence in San Francisco, and the custody of the three minor children, a boy of sixteen and two daughters, aged respectively thirteen and eight. The eldest son, James C. Fair, Jr., being nearly of age, was awarded to the Senator. It was this son of whom the unfounded report was spread that he had shot his father. These parties had been married since 1862, and had lived together over twenty years, first in California and afterwards in Nevada. After the divorce there was an amicable readjustment of some of the property involved. Mrs. Fair transferred some real estate which had been awarded to her to the Senator, and he deeded to her other property in lieu of it. She also acquiesced in his taking charge of the second son to place him at school in Germany. Senator Fair appeared particularly annoyed at the publicity given to the particulars of the suit, which of course leaked out, despite the precautions of the court, and were copied in every paper in the United States within a few days of the rendering of the decision. He should have remembered that a more obscure person had a better chance for secret proceedings than one whose enormous wealth constantly kept thousands of eyes upon his every movement. That is one of the penalties of distinction. Mr. Fair left almost immediately for Europe with his two sons, giving no definite information as to his future intentions. He is, however, building another palatial residence in San Francisco to cost $1,000,000.

WEBSTER WAGNER.

THE HON. WEBSTER WAGNER, inventor of the "Wagner Sleeping Car," and late Senator of New York, was of German stock, though a native-born American. His ancestors were among the pioneer settlers who colonized the fertile valley of the Mohawk, early in the eighteenth century. Lieutenant-Colonel Peter Wagner, of the American army, who was one of the bravest men whose record is to be found in the annals of "border warfare" in the last century, was Senator Wagner's great-grandfather. He also lived to fight in the Revolutionary army; and when he died there were many of his descendants located in the small town of Palatine Bridge, where Webster Wagner was born on the 2d of October, 1817. He was early inducted into the knowledge that this was a working world; brought up in semi-rustic style, with the mere rudiments of an education, he was early apprenticed to the trade of wagon-making with an elder brother named James, who was established in that business. After fulfilling his term as apprentice, he was taken into partnership with his brother, but for some cause the business did not prosper, and Webster Wagner determined to turn his energies in some other direction. He had been steady and industrious, and had succeeded in making some valuable friends, who appreciated his intelligence and sound common sense, and through one of these, Mr. Livingston Spraker, who was a Director of the New York Central Railroad Company, he obtained the position of station-agent at Palatine Bridge in 1843. This is a small town fifty-five miles northwest of Albany, and the local passenger traffic did not amount to much; but the agency here included the charge of the freight business, and to this was shortly afterwards added the agency of the American

Express Company. It was in this obscure station that Mr. Wagner commenced his acquaintance with the railroad business, and the familiarity which he here acquired with the wants of travellers, and the many discomforts which at that time those particularly who made long journeys had to endure, first set his mind at work on the possibilities of reducing these discomforts to a minimum.

Being of an exceedingly active temperament, the duties of the station and express agency failed to fill up his time; he therefore engaged in the forwarding of grain and other agricultural products; and after 1860 abandoning his position as station agent, he devoted his whole attention to this line of business, in which he did so well that in a few years he had secured a competency, and, with the leisure which was thus procured, he found his thoughts reverting to the possibility of improving the accommodations for travellers, and one of the first practical thoughts which his mind evolved was the idea of sleeping-cars.

Knowing the value of time to business men, and the fact that after a long night-journey in the old-fashioned cars, with no possibility of lying down or greatly changing the sitting position, no man was in a fit condition, mentally or physically, to engage at once in business transactions, he concluded that the most pressing need of the times was some kind of an improved car for enabling the traveller to repose comfortably at night.

Having expended considerable thought on the best form of construction, and experimenting with various models, he secured the co-operation of three other gentlemen—Messrs. Morgan Gardener, of Utica, and George B. Gates and T. N. Parmbe, of Buffalo; and together they entered upon the manufacture of the Wagner sleeping-car. One thing Mr. Wagner had not taken into the account: his arrangement for berths was very well conceived for a first experiment; but at that time all the cars were made with low and nearly flat roofs, and the air space was thus very contracted, and when Mr. Wagner's first four cars, which had cost $800 apiece,

were put on the night trains of the New York Central Railroad, this defect became very apparent, though in other respects giving great satisfaction. Hon. Erastus Corning was President of the New York Central Railroad at that time, and was very enthusiastic as to the success of the new cars, when proper ventilation should be secured.

To remedy the stifling atmosphere of the flat-roofed car, when closed at night, Mr. Wagner, in 1859, projected the elevated car-roof, such as is now in almost universal use, and with this enlarged space and means of ventilation, the "sleeping-car" became an established fact, and the travelling public wondered why such a simple device should not have been thought of before. With a generosity not often equalled, Mr. Wagner declined to patent his elevated roof for railroad cars, deeming them so essential for the comfort of travellers, that he would not put the slightest hindrance in the way of their universal adoption. Of course other improvements were gradually introduced, and the whole arrangements are far more luxurious and costly than the first invention; instead of eight hundred dollar sleeping-cars, those which are used on this same road now cost more than double that sum.

One useful invention in a given direction is often suggestive of others of a collateral nature. The sleeping-car had scarcely become fully established and adopted in general practice, than Mr. Wagner resolved to do something for the increased comfort of day travel; and the result of his cogitations was the drawing-room or palace-car. This was welcomed as eagerly as the sleeping-car had been, and on all the popular lines of travel they are now used as extensively as the more common kind; sometimes the majority of the cars on a long train will be of the better class. A return to the old system and old style of cars would be impossible on any line in the United States which has once used the improved cars invented by Webster Wagner. With the new style of construction has likewise grown the taste for fine upholstery and interior decoration; æsthetically toned glass takes the place of plain lights;

curtains and carpets correspond, while pivoted reclining chairs enable the most nervous traveller to adjust himself comfortably in half a dozen different positions; dressing and dining-room cars followed in natural sequence the original invention. In this country when once the question of considering a traveller's comfort was broached, and the idea ignored that all a railroad company had to do was to get its passengers to their destination, it became certain that no limit short of absolute luxury would see the end of improved car fittings.

From active business to active politics is a metamorphosis which takes place so frequently as to excite no particular surprise, and the readiness with which it was accomplished, and the ability in statesmanship so frequently displayed in the halls of State legislation, and even in Congress, by non-professional members, shows that there is something in the education, or in the social atmosphere of the average American youth which develops the intellect in a broad and useful manner, susceptible of being turned in many different directions. In 1870 Mr. Wagner received the nomination of the Republican party in his county for Representative to the Assembly, and was elected by a small majority of only two hundred votes. That his course was satisfactory to his constituents is sufficiently indicated by the fact that the next year he was chosen to represent the Fifteenth Senatorial District, and was returned by a majority of over three thousand, and, at the end of the term, he was re-elected by a joint movement of the citizens, no opposition candidate appearing, or only nominally so. He was successively re-elected at every session from that time till the period of his premature death.

In the Republican Convention held in Chicago in 1880 Mr. Wagner was a delegate, and was one of the renowned seventeen delegates from the State of New York who opposed the "third-term" movement, and consequently instrumental in securing the nomination of James A. Garfield for the Presidency. He has always acted with the Republican party since its organization, and,

either in the House or in the Senate, has always been a working member," serving on many committees, and conspicuous there for the same sound common sense and penetration as always marked his business transactions; he was serving as chairman of the committee on railroads at the time of the fearful accident which cut short his career. From the length of time during which he had held his seat in the upper House, Mr. Wagner had obtained the sobriquet of "the Father of the Senate."

On the 13th of January, 1882, as Mr. Wagner, in company with several other members of the Legislature, was returning from Albany to his home by the Hudson River Railroad, a collision occurred, resulting in a fearful disaster, involving great loss of life; and, to add to the horror of the situation, the cars took fire. An eye-witness thus relates the story: "Mr. Wagner fell a victim to his vigilance and anxiety for the safety of his companions. If not a case of self-immolation for others, it was clearly an instance of martyrdom suffered in trying to secure the safety of his friends, for, if he had not gone back to ascertain the cause of the trouble, and if possible remedy it, he would have escaped." It seems that he had been sitting, with some twenty other senators and politicians from Albany, in the smoking-car, but had left it temporarily when the collision occurred; not at first aware of its serious nature, he hastened to see if his companions were endangered, became involved in the ruin of the wrecked car—inextricably jammed in the debris—and, before help could be secured for him or others, he was crushed and burned beyond recognition, save by his watch and some other indestructible substances about him by which his body was identified. Amid the general feeling of horror which the news of this catastrophe aroused, there was no one of the victims for which such universal regret and commiseration was felt as for Senator Wagner. It seemed indeed a hard fate that a man who had given the best years of his life to securing the comfort of the travelling public should be destined to be immolated in one of his own luxurious cars. In New York, where the senator had a

city residence, the feeling was intense; but at Palatine Bridge, where he was personally known to every inhabitant, and where many remembered him from his earliest boyhood, his sudden and shocking death was mourned as for a near and dear relative; business was everywhere spontaneously suspended; flags were at half-mast, and many houses draped in mourning.

As soon as possible after the accident Senator Wagner's body had been forwarded to New York; but on the 17th instant it was conveyed, by a large and honorable deputation of mourning friends and official representatives, to the site of his birthplace, where the funeral obsequies took place, the interment being made in the Lutheran Cemetery. Besides the beautiful country residence occupied by Senator Wagner's family at Palatine Bridge, part of the year was spent at their elegant house in New York, located in Forty-fourth street, between Fifth avenue and Broadway; he left a widow, one son, Mr. Norman Wagner, and four daughters—a very united family. Senator Wagner was about sixty-five years old at the time of his death, tall, broad-shouldered and in good health, which appeared to give promise of many years of usefulness yet to come; his prompt movements and genial manner were far more suggestive of the full maturity of mental power than of any approach to old age. One of the most gratifying features of those sad days intervening between Mr. Wagner's death and the funeral was the genuine grief displayed by the workmen and others employed by him. He was kind and just to them, and they knew how to appreciate his worth. His estate was valued at over $2,000,000. It is some satisfaction to know that Mr. Wagner's death was not altogether fruitless for the travelling community. Soon after the collision at Spuyten Duyvil the three railroad companies whose lines converge into the Grand Central Depot at New York began the application of a system of safety-signals and switches, but recently completed, by which the possibility of accident appears reduced to a minimum.

MOSES TAYLOR.

If Moses Taylor had never done anything else than made his gift of a hospital for the benefit of the laborers on the Delaware, Lackawanna and Western Railroad and the Delaware Iron and Coal Company, he would have deserved recognition here, for probably no large class of men in the country were more in need of such an institution than these miners and railroad men. If we were discussing questions of political economy, or the practical humanities of modern life, it might be pertinent to ask whether it would not be better for the great corporations to pay their laborers living wages than to build hospitals for them? but this is not the place to consider such queries, and if the one is neglected, so much the greater need for the other. But Moses Taylor's reputation as a recognized factor in New York life was made long before the Scranton Hospital was thought of.

Moses Taylor was of English stock; his great-grandfather of the same name came to New York from London in 1736, nearly 150 years ago, and commenced business on very nearly the same spot where the late Moses had his office for over forty years.

Young Taylor was a merchant born, and early showed those qualities which lead to success. He commenced his independent business career after a long apprenticeship as clerk at 55 South street, afterwards removing to No. 44. It was a very unfortunate year for a new enterprise. The cholera was raging as an epidemic during that summer in New York; business was in consequence excessively depressed, thousands fled from the city, but Mr. Taylor courageously stood by his infant business, came unscathed out of the ordeal, and made a fairly profitable year under the great disadvantage. Three years more of prosperity awaited

him, and then a great disaster. The fire of 1835 extended to his store and swept it out of sight, only his account books and a few papers being saved. For a moment he felt himself a ruined man, but his natural energy soon buoyed him up, and the next day, not finding a fitting place to hire, he opened his office in the basement of his residence, on Morris street, resuming business at once. As soon as practicable he procured an office in Broad street, while his new store was building in South street, the contract for which he had made the day after the fire, and which he occupied as soon as completed, never making any change of location. His was one of the first stores rebuilt.

From the commencement of his business career, Mr. Taylor had deposited with the City Bank, and in 1855 he was elected its president. He was no mere figure-head, as so many bank presidents are; he took an active share in its management, using the same care, skill and sagacity which distinguished his methods in his private affairs. This was evidenced during the financial panic of 1857, when there was an unprecedented run on nearly every bank in the city. The bankers called a meeting to discuss the situation and to organize for protection; meeting after business hours, the representative of each bank was called upon to state the amount of loss in its reserved specie; the several gentlemen reported drafts of from fifty to ninety per cent. When Mr. Taylor was called upon, he replied: "We had in the City Bank this morning $400,000; to-night we have $480,000." During Mr. Taylor's presidency the late Commodore Vanderbilt deposited with the City Bank, and it is said often tried to induce the president to enter into some of his grand speculations, but never could induce Moses Taylor to invest a cent in any of his projects. The explanation is that each of the two men was too big to be yoked: each wanted to drive.

Mr. Taylor was quite a contrast to some of his cotemporaries on the road to wealth; like William E. Dodge, for instance, who was connected with almost every religious and charitable institu-

tion in the city, Moses Taylor was no indiscriminate giver, nor did he assist materially the popular organized charities of the day, but individual cases, particularly those young merchants in need, he was ready to assist, if their record was clear, and their capacity sufficient to warrant their remaining in business for themselves. When he was a young man he was himself at one time indebted to John Jacob Astor for assistance to tide him over an embarrassment, and he never forgot it; indeed, on account of his father being in the employment of the wealthy fur-trader and great real estate owner, led many to believe that Mr. Astor was a sort of domestic bank, upon which young Taylor could draw at pleasure; this was far from being the case, but it helped his credit amazingly.

There were two occasions, however, in which Mr. Taylor put out his money, which must fairly be attributed to broad-minded, far-seeing, and not altogether selfish motives. The first of these was his financial aid to the projectors of the Atlantic cable. He was one of the five incorporators, and its treasurer from the first organization of the company in 1854 until 1873, and during all the years of its early misfortunes and disasters stood by it manfully, with faith, courage, sympathy and money. His indignation was intense when some one ventured, in his presence, to express a doubt of the genuineness of the first message received from England. Mr. Taylor had never failed in any of his business enterprises; and he could not believe that anything with which he was connected could eventually fail to succeed.

When he next came to the front it was as a patriot, furnishing the sinews of war to the government. At the very commencement of hostilities he took a decided stand as to the duty of banks in the premises. So early as April, 1861, he assisted in organizing the "Loan Committee of the Clearing House Association," and became its chairman, in which position he was able to exert a wide influence in favor of the Union's cause. He was in politics a Democrat, which was a favorable circumstance, as he was thus enabled to show that some of the most influential of that party had

no lot or fellowship with that interpretation of "States' Rights" which led to secession; previous, however, to the war, he had taken no active part in politics, being too fully occupied with his business affairs; but when the crisis came he was fully alive to the duties of his position, as a man of wealth and social influence. He favored the loaning of money by the banks to the government, and sacrificed his own affairs to attend to the details of arranging such loans. At the solicitation of President Lincoln and Secretary Chase he made several journeys to Washington, to consult with them and the Finance Committees of Congress. Probably no individual (with the exception of Jay Cooke) did more than Mr. Taylor to sustain the credit of the United States during the first two years of the war.

He was early connected with the efforts to develop the great coal-bearing region of northern Pennsylvania, being interested in the Lackawanna Iron and Coal Companies, and somewhat later bought largely of the depressed stock of the Delaware, Lackawanna & Western Railroad. After the monetary panic, in 1857, this stock fell to $5 per share; Mr. Taylor had faith in the future of the road, and bought this stock, and he kept it seven years, when it rose to $240. In 1858 he became a Director of the Lackawanna Iron & Coal Company; and when Mr. Joseph H. Scranton died (in 1872), Mr. Taylor was elected president. Another investment, which proved exceedingly profitable, was the purchase of Manhattan Gas Company stock; when Mr. Taylor bought this it was very low, between "thirty" and "forty;" it was really worth more, its depreciation having been caused by bad management; but Mr. Taylor having secured a controlling interest, he brought about immediate reforms, and infused so much energy into the concern that good dividends soon gladdened the hearts of the other stockholders, while he made a respectable fortune out of it. His "Georgia Central" Railroad stock was also a source of profit; he was for some time connected with the Philadelphia & Reading Railroad, but not approving the management, withdrew.

The only road, we believe, which ever defaulted on its interest, of which he was an officer, was the "International," a road running from Sherbrook, Canada, to Lake Megantic, in the State of Maine. He was a Director of the Western Union Telegraph Company, The Farmers' Loan and Trust Company, and some others.

Moses Taylor married, in 1832, Miss Catharine Wilson, a daughter of the well-known ship-bread and cracker baker on Fulton street, New York. The eldest son, George, had resided some years in England; the second son, Robert Winthrop, was a junior partner in his father's business. There are two daughters, both married. Mr. Taylor's death occurred on May 23d, 1882, his widow and four children surviving him. His estate was enormous: between $45,000,000 and $50,000,000, and principally consisted of stocks and bonds; as a friend remarked, "he had very little real estate, not over $3,000,000."

The sum which Mr. Taylor bequeathed for a hospital, to be built at Scranton, was $250,000 in first mortgage bonds of the Delaware, Lackawanna & Western Railroad; the real value is about $270,000. The trustees of this fund are President Edwin F. Hatfield, of the Lackawanna Iron & Coal Company, and President Sloan, of the Delaware, Lackawanna & Western Railroad. It will be known as the "Moses Taylor Hospital." The need of a hospital was particularly felt at Scranton on account of the numerous accidents to the men and boys employed in the mines, and the laborers on the railroad. The building is now in process of erection on lands owned by the Lackawanna Iron & Coal Company.

ASA PACKER.

ASA PACKER.

In the long list of the names of men who have achieved financial greatness solely by their own tireless energy and indomitable courage few stand forth more significantly and prominently than that of Asa Packer. The vast wealth of which he died possessed came to him not as the result of blind chance or of fortuitous circumstances, but as the result of painstaking, wisely-directed effort, and changeless constancy to a specific purpose; it was the result of a life-struggle in which labor, intensified as difficulties multiplied, at last conquered all things.

It is the crowning glory of this vast success, that while it was achieved in fields of enterprise in which as many reputations have been wrecked as fortunes won, no taint of dishonesty or indirection mars its completeness. It was a fortune honestly gained; no legislatures were bought and no markets "cornered, bulled, or beared." The great power which it gave him was never used for the ruin or oppression of others, but solely for the welfare of his fellow-men. No juster eulogium was ever bestowed upon a just man than that with which the name of Asa Packer was presented to the Democratic National Convention of 1868 as the candidate of Pennsylvania for the Presidency of the United States.

In bringing his name before the convention, the late Judge Woodward of Pennsylvania said: "If our candidate has not filled the noisy trump of fame, these are the trophies which he has won in the battle of life: He has not gashed the bosom of the earth to make millions of graves for his fellow-men, but he has given employment to the idle, homes to the homeless, bread to the hungry, and clothing to the naked. He has not filled the land with widows and orphans, but widows and orphans have shared

his bounties, and the blessings of the widow's God have descended upon his basket and his store."

This life, so singularly crowned with fortune and with honor, began in December, 1804, in the then little village of Mystic, Connecticut. Asa Packer's paternal grandfather was Elisha Packer, then one of the leading business men of that section, and whose industries seem to have been as various as those of his grandson were destined to become, for he was not only a farmer, but a tanner and shoemaker.

The father of Asa Packer was Elisha Packer, Jr., who, although inheriting the industry of the family and a full share of intelligence, was so lacking in some quality of tact or energy, that he never became successful in business affairs.

To the grandfather, then, those who would seek an illustration of the laws of heredity, must look as the source of those qualities which in after years made the grandson so signally a favorite of fortune.

The want of business success on the part of the father early in life threw Asa upon his own resources, and when still very young he obtained employment in the tannery of Elias Smith, of North Stonington, Connecticut, midway between which town and New London Mystic is situated. Here his industry and probity soon won him a place in the esteem and confidence of his employer. This connection, however, was soon terminated by the death of Mr. Smith, and Asa then entered the employment of one John Brown, a farmer, in whose service he continued until his removal to the State of Pennsylvania. Asa becoming satisfied that there was for him but small chance of arriving at success or achieving distinction in Connecticut, determined to seek his fortune in another field. The direction of this movement was determined by the fact that a brother of his father had removed from Connecticut to Dimeck Cross Roads, an obscure village in Susquehanna county, Pennsylvania. At the age of seventeen Asa resolved to join him.

The long journey was made on foot, and was attended with many hardships. His sole earthly possessions were a few, very few, dollars in his pocket, the savings of his small earnings as a farmer, and a scanty outfit of clothing, carried in a knapsack strapped to his back. But he had that which after all is a man's best capital in the business of life—youth, courage, integrity, and that vigorous frame and robust health which his life of enforced toil had secured to him. Arrived at his journey's end, he received in the humble home of his uncle a most kind and affectionate welcome. Still his prospects were but gloomy; he was without a trade or profession, and dependent upon his own unskilled and untrained hands for a livelihood. Acting upon the wise advice of his uncle, he became an indentured apprentice to a carpenter and joiner, and at the end of three years, at which time he had attained his majority, he had well mastered his trade. This as a vocation he followed but for a short time; in fact, only long enough to obtain a little capital, with which he removed to the city of New York, which then, even in a higher degree than now, was the goal of nearly every ambitious American youth. At the expiration of a year Asa returned to Susquehanna county, poorer in pocket—if richer in experience. This apparent restlessness of disposition finds an adequate explanation in the fact that he had fallen deeply in love with the pretty daughter of his neighbor, Mr. Joseph Blakslee, a poor pioneer farmer; and the inspiration of the New York experiment was the desire to speedily earn a sufficient sum of money to marry and maintain the woman of his choice.

Poor as they both were, they determined no longer to delay their union. It was a true marriage, a joining, not only of hands, but of hearts. Asa Packer was then twenty-three years of age. Fifty years subsequently, in January, 1878, in his beautiful and picturesquely situated villa at Mauch Chunk, was celebrated the golden anniversary of this his most happy union with one whose wifely tenderness and womanly devotion sustained him in all the hard trials which it was his destiny to face before assured success was won.

On a small farm, leased from Mr. Blakslee, his wife's father, the newly-wedded pair began the hard life of pioneer farmers, the scanty subsistence thus gained being eked out by occasional work at his trade; land was cleared, a small home built and a little money saved. In the year 1833 came the turning-point in his career. The Lehigh canal had been completed, and the company was waiting only for the opening of spring to begin traffic. Mr. Packer learned that boatmen were wanted to take through the canal-boats loaded with coal, and he at once offered himself for the service, and was accepted. Leasing his farm in Susquehanna county, he removed to Mauch Chunk and took charge of one of the first boats sent through the canal to Philadelphia.

He had at last found his opportunity, and was not slow to avail himself of it. With four hundred dollars which he had managed to save he bought a canal-boat and became its master. Other boats were purchased, in whole or in part. His trade as a carpenter and joiner enabled him to engage in the building of canal-boats; and he also took large contracts for the construction of locks upon the upper Lehigh.

Among the most important ventures made about this time was the purchase of a small store in Mauch Chunk, in which, in company with his brother, he engaged in business under the firm-name of A. & R. W. Packer. The cash capital of the firm was the modest sum of $5,000, part of which had been furnished by an uncle. The firm not only engaged in a general merchandising business, such as is common in country stores, but also took contracts for the erection of locks and dams, and engaged in the working of coal mines leased from the Lehigh Company. Ultimately, the firm was able to purchase and operate the celebrated Hazleton mine, from which coal was shipped both to Philadelphia and New York.

In 1838 the Packers entered into a contract with Stockton & Stevens, of New Jersey, to build boats at Pottsville for the direct transportation of coal to New York by the new canal. It is recorded, as a somewhat odd coincidence, that the first load of coal

to reach New York direct by the new route was brought upon a boat named "Sivius," and that the "Sivius" from Pottsville arrived in New York bay in the same hour with the "Sivius" from Liverpool—the first transatlantic steamer which ever entered New York harbor. Thus together were two leading factors in the growth and popularity of the great metropolis set in operation.

In all the transactions thus far recorded Mr. Packer had been eminently successful, and the year 1850 found him in the highest degree prosperous. But he now entered upon an undertaking which was destined to tax his financial resources to the uttermost and put his courage, fortitude and determination to tests from which few but he could have come forth triumphant. The Lehigh Valley Railroad, which, under the management of Asa Packer, was destined to play so important a part in the development of the magnificent mineral resources of that section, had been chartered in 1846, but not a tie had been laid or a spike driven. In October, 1851, when but seventeen days of the limit specified in the charter for beginning the road remained, Asa Packer secured a controlling portion of the stock, and submitted a proposition to build forty-six miles of the road, from Mauch Chunk on the Lehigh to Easton on the Delaware, receiving the stock and bonds of the company in payment.

This contract was carried through to completion under the most severe financial embarrassments. Commodore Stockton, with whom he had been so intimately associated in various business enterprises, and between whom and himself existed a most enduring friendship, proved in the emergency a friend indeed; the commodore came forward with most liberal subscriptions, and, through their combined influence, the New Jersey Railroad Company, and many other rich corporations, were induced to extend financial aid to the enterprise.

Thus aided, the task was accomplished, and on September 4th, 1855, the road, completed from Mauch Chunk to Easton, was formally transferred to the company. All interested in its con-

struction, however, were deeply in debt. The stock which had been received in payment for the building of the road was apparently worthless, and for a long time it seemed probable that this enterprise would result in Mr. Packer's financial ruin; but, by herculean exertions, he was enabled to struggle through, emerging triumphantly from his difficulties. The once worthless stock rapidly increased in value, and he became president and principal owner of the road in the building of which he had risked his entire fortune.

The line, originally so short and relatively unimportant, rapidly extended its ramifications and connections; it became the chief avenue of traffic for the whole anthracite coal region of Pennsylvania, carrying that product, as well as iron, slate and lumber, to the seaboard, and, through its connections, to all the leading commercial centres of the country. It was his controlling interest in this mighty traffic which made Asa Packer the richest man in the State of Pennsylvania, his fortune at the time of his death being variously estimated at from fifteen to twenty millions of dollars. During this long period of absorbing business activity he had not, as is too often the case with men of wealth in the United States, been unmindful of the fact that the amassing of money is not the sole duty of a citizen of a free commonwealth. At the call of his fellow-citizens he devoted no inconsiderable share of his life to the performance of political and civic duties. In 1843 he was elected Associate-Judge of Carbon county, which position he filled with dignity and ability for the period of five years. Owing to his service upon the bench he was subsequently always known by the title of Judge Packer. Previous to this he had served for several terms in the State Legislature.

From 1853 to 1857 he served two consecutive terms as Congressman from the Thirteenth District of Pennsylvania. In 1868, as already stated, he was the choice, for the Presidency, of the Democratic State delegation in the National Democratic Convention. His nomination being found impossible, the State delegation

reluctantly dropped his name and took up that of Major-General Hancock, only to be again defeated, the nomination being gained by Governor Seymour of New York.

In 1869 he was the Democratic candidate for Governor of the State of Pennsylvania, but notwithstanding his personal popularity he was defeated by his Republican opponent, Governor Geary. This event terminated his active participation in the politics of the country, although to the hour of his death he always remained an ardent Democrat, and from his large means contributed liberally to the funds of the party.

The building and endowment of Lehigh University, in Bethlehem, Pennsylvania, is the act which must chiefly endear him to the present and future generations. It was the one great regret of his life that he had not in his youth secured a liberal education, and it was probably this sentiment which inspired this munificent provision for the training of the youth of the country. During a visit to Europe in 1865 he had visited the mining schools of Germany, and immediately after his return he made his first contribution to the founding of the school now so intimately associated with his name and fame. This first gift was sixty acres of woodland and the sum of $500,000. This gift was subsequently increased to an extent sufficient to endow all the chairs, and thus make instruction in the institution absolutely free to all who chose to avail themselves of its advantages.

As first projected, the school was designed chiefly for technical instruction in railway construction, civil engineering, mining, metallurgy, chemistry and agriculture, but subsequently this plan was modified and the curriculum of the school enlarged, so that now not only a scientific but a thorough classical training may be obtained. Students have, however, still the option of giving their exclusive attention to general, synthetical and analytical chemistry, mineralogy and metallurgy, analysis of soils, civil, mining and mechanical engineering or architecture. Four years are required to pass through the prescribed course of study. The first two

years are given to that elementary instruction which is the necessary foundation for all attainment whether scientific or classical. The last two years are given by the student to the study of those particular branches required to fit him for the business or profession he has decided to follow.

From its inception Lehigh University has been highly successful, not simply in the sense of pecuniary prosperity, but in the higher sense of practical educational results. "Founder's Day" is celebrated the 14th of October each year. Throughout his long life Judge Packer had enjoyed robust health. Up to the time of his last illness his tall, vigorous form, well set off by the old-fashioned "swallow-tail" coat of blue cloth and brass buttons, to which he clung, gave but little indication of failing powers. But the hour appointed to all men came to him at last, and at ten o'clock in the evening of May 17, 1879, at his residence in Philadelphia, after an illness of three weeks' duration, Asa Packer departed this life—the immediate cause of his death being impoverishment of the blood, aggravated by a cold. His death created a profound impression throughout the State and excited universal sorrow among all classes. His body was immediately removed to Mauch Chunk, where, on the following Tuesday, it was consigned to its last resting-place, many of the most eminent citizens of the State acting as pall-bearers. His wife, two sons and one daughter, all of adult years, survived him.

The last will and testament of Asa Packer bequeathed for the permanent endowment of Lehigh University the munificent sum of $1,500,000, and for the founding of a library for the university the additional sum of $500,000. But the most touching and characteristic feature of this instrument is the absolute loyalty of its provisions to the woman who had shared with him toil and privation as well as ease and affluence. By his will he gave absolutely to his widow such portions of the estate as she might select, and the trustees were directed to hand over to her at any time whatever sum of money or piece of property she may demand. "My

purpose is," said the testator, "that she shall have whatever she wishes out of my estate, and all other provisions hereof are subordinate to this one."

And so ended this well-spent life. In the preceding pages only a few of its more salient features have been glanced at. That he gave munificently to public objects is known to all men; but few know of those innumerable acts of private charity which gave constant testimony to his true benevolence and kindness of heart. An active member of the Protestant Episcopal Communion, he built and endowed many churches, not only for his own denomination, but for other faiths; not forgetting, however, in the exercise of these more public benefactions the divine injunction, above all formulas or creeds, to visit the sick, comfort him that is afflicted, feed him who is an hungered, and to him who is thirsty give drink. And so in the Great Day the King shall surely say unto him: "Verily, I say unto you, inasmuch as you have done it unto one of the least of these my brethren, you have done it unto me."

POTTER PALMER.

THE name of Palmer is as old as the Crusades; the warriors and pilgrims returning from the Holy Land were in the habit of bringing pieces of palm with them as a token that they had really been as far as Palestine, and hence these returning crusaders or pilgrims early acquired the title of "palmers"—in France such a person was called *le pèlerin*. The first individual in England who received the name, as we now use a surname, was William le Palmer, who went as a crusader with Richard Cœur de Lion in the latter part of the twelfth century: other "palmers" also retained this title as a permanent name, conveying it to their descendants. The Palmers have become widely scattered throughout the United States, many of them, like the subject of this sketch, being descended from Walter Palmer, who came to this country with John Endicott in 1629.

Walter Palmer, after examining several other localities, finally settled in Stonington, Connecticut, in 1653, making his homestead on Wequetequock cove, where of late years the annual reunion of his descendants, and those of his collateral relatives, is held; these number between six and seven thousand, including persons of note in the learned professions; inventors, discoverers, merchants, and soldiers; prominent among the latter is the name of General U. S. Grant, who is a Palmer on the maternal side: one of his direct ancestors having married Grace, a daughter of Walter Palmer of Stonington. It may be considered a rather curious coincidence that General Grant's eldest son, Colonel Frederick Grant, married a sister of Mrs. Potter Palmer of Chicago: thus relinking the connection after a lapse of two hundred and thirty years. With the possible exception of Mr. A. M. Palmer, Mana-

ger of the Union Square Theatre in New York, probably none of the name of the present generation are known to so many persons in the United States as the genial proprietor of the "Palmer House" in the city of Chicago.

Mr. Palmer has grown up with this great city in the West, and has seen it emerge from a straggling settlement in a slough to a substantial, wealthy, and prosperous city of over six hundred thousand inhabitants; and he was one of the most active advocates for raising the grade of the city, which has added so much to the value of real-estate, the health and comfort of the inhabitants. When this grand project was first mooted, it was ridiculed by many, believed to be impracticable by the majority; while of those who deemed it feasible many recoiled from the thought of the great expense involved: most people at that time thought Chicago was located in a natural swamp; but the engineers brought out the fact that there was simply so very solid a substratum of rock, a few feet below the surface, that the water could not percolate through it; but even when the engineering difficulties were solved, it was not thought that the city could bear the expense of raising the whole grade at once. At this time Mr. Palmer's real-estate interests lay mainly in the southern portion of the city; he had property then in that section which he said would be benefited fifty thousand dollars if he could have four feet more in his basements, and he would be glad of a raise of even six inches; but he magnanimously added, "if this is too great an undertaking for the south division, do not let the rest of the city be deprived of a higher grade on that account."

To the general community of Chicago Mr. Palmer first became known as a member of the great dry-goods firm on the corner of State and Washington streets. This was for years the local point for the fashionable promenaders and shoppers of the city, and not only these, but for all the adjoining country for miles around. Here he did an immensely large and profitable business, until store and goods were all swept away in the great fire of October 11th,

1871. After this terrible conflagration, in which Mr. Palmer lost everything, except his mercantile credit and reputation for sound dealing and thorough reliability, he decided not to recommence in his old business; having full faith in the future of Chicago, he consulted with friends, in and out of the State, proposing with the aid of certain capitalists to erect a first-class hotel; first-class in every respect, such as should be worthy of the future as well as of the then present demands of the great railroad centre of the West. A company was formed, of which Mr. Palmer became the practical active head; and the result was the erection of one of the finest hotels on the continent, possibly only one, in San Francisco, equalling it. The site was selected with a view to the accommodation of the resident business community, as well as of the travelling public. Central, being on the corner of State and Monroe streets, it is convenient to all points of interest usually sought out by visitors, except the abattoirs. This building covers an immense plot of ground; is seven stories in height, and contains seven hundred and fifty rooms. In its construction two essential points have been considered—safety and comfort. It is as nearly fire-proof as human skill could design, and stands on the score of safety at the head of all the hotels in the country. Another feature of the "Palmer House" is the choice given to guests, of living on the European plan or frequenting the *table d'hôte*, both systems being perfectly carried out in this grand *Gasthof*. Another innovation on the ordinary usages of hotels was his grading the price of the rooms according to location and eligibility. He fully realized the injustice of charging the same prices for inferior upper rooms as for those on the lower floors; and in making this new departure he has not only given satisfaction to his own guests, but has been so widely imitated by hotels elsewhere, that we may truly say he inaugurated a new dispensation in this important particular. In the conduct of this hotel Mr. Palmer's care for his guests has been amply rewarded financially; he is believed by many to be the richest man in the city, and has become the owner of vast quantities

of real estate in and outside of Chicago. So important a part of his business is this, that an office is maintained in the hotel exclusively devoted to the management of his real estate interests; and to see the great maps and diagrams, exhibiting his holdings, hung up in this office and scattered over the table, one almost feels inclined to ask, what is there left for anybody else to own?

Mr. Palmer occupied until quite recently an elegant residence on Forty-seventh street, corner of Vincennes avenue, but has recently built a more spacious and magnificent home on the "Lake Shore drive," corner of Banks street. The style is something new in American architecture; there being nothing like it in the country: it is eighty feet front, with a depth of one hundred feet, and, like most of the grand residences in the western cities, it has a sufficient space of land around it to give it an elegant setting of green sward, trees and flowers; the lot in which it stands measuring one hundred and sixty feet front by three hundred in depth. Though of no definite school of architecture, it may be described as a combination of the castellated Norman with the Gothic; mediæval in its general exterior, but nothing is sacrificed to inside comfort and convenience; the material of which it is constructed is principally Connecticut brown-stone, rock-faced, with plain butts of Cleveland sand-stone. The main building is three stories high, but sundry turrets and towers rise above this level, some ten, some fifteen feet, while one grand square tower, surmounted by a round tower, rises to a height of seventy feet from the ground-floor; from this, which is reached by a spiral stairway, most extensive views in every direction are obtained; looking east, on a clear day, one with sharp eyes may see quite across the lake to the shores of Michigan. This main tower rises two stories above the roof, and on each floor of it is a room eighteen feet square, and around its base is a balcony, in which could stand fully twoscore persons. An immense conservatory, "where it is always summer," adorns the southern side of the mansion. For a private residence there is the novelty of a direct entrance to an elevator on one side of

the vestibule. This house, like the public "Palmer House," is fire-proof; even the roof being composed of iron set upon masonry arches.

From his personal appearance Mr. Palmer would not be selected by the inexperienced as a millionaire. There is nothing pretentious either in his appearance or manners; he is between fifty and sixty years of age, of medium size, wears small chin-whiskers and dresses plainer than many clerks living on a small salary; he is a man of indomitable courage and enterprise, and is devoted to the interests of the city of Chicago: whatever is for the benefit of the metropolis of Illinois is sure of his support. Mr. Palmer was brought up in the faith of the followers of George Fox, his mother having been an honored member of the Society of Friends; this venerated lady, who died a few years ago, retained her simplicity of dress and manners to the last, being in no wise influenced by the wealth of her four sons to deviate from her accustomed habits, even requesting, a short time before her death, that she might be buried "after the fashion of her people," in an unstained white pine coffin. Mr. Potter Palmer married a Miss Honore, of Chicago; Colonel Frederick Grant is his brother-in-law, the latter having married a younger daughter of the same family. As Mr. Palmer's estate is still growing, and may yet be enlarged for many years to come, it is not easy to even approximate its value.

It is very common for people to ask, regarding men of large wealth, "What have they given to this or that?" Have they founded any charity, or institution of learning? is the city or the State the better for all their wealth? In answer we may say that such men as Potter Palmer, whether they make donations outright or not, are a benefit to the city. They make the city a pleasanter place to live in; they employ large numbers of workmen; they add a large share to the sum total of enterprise, which increases business facilities, and enables many others to do well for themselves, and live better than they otherwise could. If all that Mr.

Palmer has done for Chicago in the way of developing its material interests could be blotted out, there would be a very large vacuum in the progressive history of northeastern Illinois. There are other ways, and we venture to say, with Herbert Spencer, sometimes better ways, of helping either individuals or communities than by simply giving money. The man who has a monthly pay-roll to meet of thousands of dollars, and meets it promptly, is probably helping more poor people to keep out of the ranks of pauperism than many so-called philanthropists, who dole out a few dollars here and there to chronic feeders on the labor of others. Nor, when we consider that there centres in Chicago 40,792 miles of railroad, and that the guests stopping at the "Palmer" have averaged 535 daily for the last ten years, it is no small merit to have established a house where the weary traveller can find concentrated every modern convenience and luxury, with the crowning solace of assured safety.

AMASA STONE.

Mr. Amasa Stone, late of Cleveland, Ohio, and said to be, with one exception, the wealthiest individual in the northern part of the State, dismayed his friends and astounded the community by committing suicide on the 11th of May, 1883. It is not often that persons blessed with very large possessions are anxious to leave them, or to relinquish the power and influence which great wealth can always secure. In reading the story of his life, we shall discover that a very sensitive soul was lodged in the body of this man, and that events which to others are a "mere matter of business," was to him a reflection upon his personal honor.

Mr. Stone was born in Charlton, Worcester county, Massachusetts, on April 27, 1818, and was directly descended from one of those Puritan families which settled in the "Old Bay Colony" in 1635. "And there were giants in those days;" great strength and long life characterized many of that brave stock, and Amasa Stone's earliest American ancestor attained the age of nearly 100 years. Massachusetts always gave some amount of education to her sons, and Amasa Stone had his share. Those were the days too, when the sons of respectable families did not disdain to learn mechanical trades, and young Amasa acquired that of a carpenter and builder, as two of his elder brothers had done. He worked as a learner for three years, but before he was twenty had taken a contract to do all the joiner work upon a large house being erected in Worcester, and the same year assisted his brothers in building a church in East Brookfield. The next year he superintended the building of two other church edifices, with other buildings in different parts of his native State. The inventor of the "Howe Truss Bridge" was his brother-in-law, and in connection with this gentleman he

built in 1839–40 a bridge across the Connecticut river at Springfield, and two years later, he and a friend, Mr. A. Boody, combined to purchase the use of Mr. Howe's patent-right to the whole of the New England States—forming a company under the firm-name of Boody, Stone & Co., to build railroads (including bridges, when these were necessary).

In 1845 Mr. Stone was appointed Superintendent of the New Haven, Hartford and Springfield Railroad, but resigned shortly after on account of the increasing business of the firm. Mr. Stone had invested $40,000 in the Howe patent, but on applying it practically numerous defects were found, and it began to look as if the money invested in it would prove to be a dead loss; but possessing considerable inventive genius himself, Mr. Stone applied himself to remedy these defects, and so improved upon the original patent, that "Howe's Truss Bridge" has remained in favor ever since, bringing handsome profits to Mr. Stone and his partners. Rapidity of construction was one of the characteristics of this firm in whatever they undertook. In 1846 the bridge at Enfield over the Connecticut was carried away in a storm; the New Haven, Hartford and Springfield Railroad Company contracted with Mr. Stone for its reconstruction; this bridge was a quarter of a mile in length, yet within forty days Mr. Stone had the work so near completion that trains ran over it; and the railroad company were so pleased with this promptitude that they presented the builder with a present of $1,000, as an acknowledgment of the great service he had rendered them, together with a set of complimentary resolutions on his energy. In 1847 Mr. Boody withdrew from the firm, Mr. Stone making successive business changes until 1848, when Messrs. Witt and Harback became partners, and this new firm contracted to build a railroad from Cleveland to Columbus, Ohio, agreeing to take part payment in stock of the Cleveland, Columbus and Cincinnati Railroad Company, which proved in the end an excellent investment. In 1850 Mr. Stone was elected to the Superintendency of this road, and also of the railroad from

Cleveland to Erie, resigning four years later on account of his health. The next railroad which he built was the Chicago and Milwaukee, and of this he was a director for many years; and was also President for several years of the Cleveland, Painesville and Ashtabula Railroad, and in 1873 was appointed Managing Director of the Lake Shore and Michigan Southern Railroad. He resigned this position two years later, not approving of the purchase of the "Nickel-Plate." He was for some time a Director of the Jamestown and Franklin Railroad.

One would think that all these railroad interests would have sufficiently occupied Mr. Stone's mind: they were in fact but a minor portion of his business and financial interests. Indeed, during the latter years of his life he had disposed of much of his railroad stock, and had gone extensively into manufacturing. In 1861 he established a large woollen mill in Cleveland. He was at one time a large owner in the Standard Oil Company, had a controlling interest in the Chicago, Kansas City and Youngstown Iron Works; also large investments in the Forest City Varnish Company, the Hayden Brass Works at Elyria, and in the Union Iron and Steel Company of Chicago, of which his brother, Andrew B. Stone, was President. This company failed in February, 1883, at which time Mr. Stone held $220,000 of the bonds and stock, and $1,000,000 of mortgage notes for money loaned to the company, which were a first lien on its assets. He was one of the original stockholders in the Western Union Telegraph Company, and always carried a large quantity of the stock. He was a Director of the Merchants' Bank of Cleveland, the Bank of Commerce, the Cleveland Banking Company, and for several years President of the Toledo branch of the Old State Bank of Ohio.

Mr. Stone had a good inventive faculty, and many very useful improvements, which he never took the trouble to patent, were made by him in the construction of cars and locomotives. One of the most difficult features in building is that of constructing roofs over large areas without obstructive supports; in this Mr. Stone

excelled, and a fine specimen of this may be seen in the Union Passenger Station at Cleveland. It is claimed for him that he was the first person in this country to plan and construct a pivot drawbridge of long span, together with many minor novelties in the railroading business.

During the war President Lincoln offered him a commission as brigadier-general, for the purpose of enabling him to build a military railroad through Kentucky to Knoxville, Tennessee. This project was never carried out; but that did not prevent Mr. Stone from giving Mr. Lincoln his warmest support, and actively engaging in the work of raising troops for the government: he had been long wishing for a respite from his numerous business combinations, but was unwilling to leave the country until peace was restored. It was not until 1868 that he made the long considered trip to Europe for the benefit of his health; but once there he remained abroad two years, travelling extensively, and returning much recruited, and ready for new enterprises.

Mr. Stone had married, at about the age of thirty, Miss Julia A. Gleason, of Warren, Massachusetts. Of this marriage there were three children, a son and two daughters, and the great trial of Mr. Stone's life was the loss of this son in 1865: he was a very promising young man, and at the time of his death an under-graduate of Yale—being in the Sheffield Scientific School; he with several others was making a geological and botanical excursion on the Connecticut river, when through some accident to the boat he was drowned—an irreparable loss, from the shock of which Mr. Stone never entirely recovered. To commemorate this son, Adelbert, as well as to advance the general cause of education in Ohio, Mr. Stone concluded several years ago to erect a memorial building in connection with some already established university, and he selected for this purpose the Western Reserve College, originally located at Hudson, Ohio. To this institution he offered the sum of $500,000 on two conditions, namely, that the faculty would remove the college to Cleveland, and adopt the name of Adelbert

College. This proposition, enticing as it was, required some consideration; the Western Reserve College had already very serviceable buildings and grounds with a well-invested endowment of $200,000; it might not be easy to sell these buildings to advantage; the name was still more of a stumbling-block; the whole alumni of the Western Reserve took pride in their *alma mater*, and could not bear to see the name extinguished—this clause must evidently be compromised in some way. After careful deliberation the faculty decided in this way: to remove to Cleveland, and to appropriate part of Mr. Stone's donation to the erection of a college hall to be called "Adelbert," but still retaining as their own the title of "Western Reserve University," of which "Adelbert College" should form an integral part. In fact Mr. Stone's money was employed in the erection of two buildings for the university, the largest of which is one hundred and forty-four by one hundred feet, and is built of three different shades of stone, producing a very fine effect. The citizens of Cleveland contributed $100,000 for the site, which is in a park-like section of the city near Lake View. Mr. Stone personally watched over the erection of the buildings; these stand on the eastern extremity of Euclid avenue, about four miles from the business portion of the city. Mr. Stone made many other gifts; in 1877 he built and endowed the Home for Aged and Indigent Women in Cleveland, and gave to the Children's Aid Society, of the same city, property valued at $50,000. He was for many years a trustee of the Presbyterian church, which he attended.

Mr. Stone's sudden demise by his own hand caused a great shock, not only to the community where he dwelt, but in commercial and financial circles from Chicago to Boston. He was interested in so many business enterprises that his name was known almost as well in New York as in Cleveland. The unthinking attributed the melancholy event to the large losses which he had sustained by several failures, especially that of the Chicago "Union Iron and Steel Company;" but it was no one event, and

certainly not the mere loss of money, which produced the fatal despondency. The proximate cause was ill-health. He had suffered for years from dyspepsia and other complicated disorders, from which he had no rational prospect of relief. He still mourned his lost son, and the very fact that he watched so closely day by day the erection of "Adelbert College," shows that the lad was for many hours out of the twenty-four constantly in his mind; then, Mr. Stone had ever prided himself on the thoroughness of his work, and the fact that "he owed no man anything." It will be recalled that he was the contractor who built the bridge at Ashtabula, Ohio, which fell some years since, from some unexplained cause, with a train of cars, causing considerable loss of life; the engineer committing suicide shortly after, in a very similar manner to that adopted by Mr. Stone, although he was exonerated by the coroner's jury. This was another subject that weighed heavily on his mind; and lastly came the failures of several manufacturing companies, in which he was not only largely interested himself, but in which he had influenced many of his friends to invest; this touched his sense of honor deeply, and was the last addition to the cumulative burdens which oppressed him, but which his naturally sound mind would undoubtedly have thrown off, had not the demon of dyspepsia sat like an incubus upon all hopes of ever recovering a tolerable state of physical comfort.

On the morning of the fatal day, as for several before, Mr. Stone had appeared exceedingly depressed, and did not arise at the usual hour; at 11 A. M. he got up, but complained of not feeling well, and in a couple of hours again retired to his room, saying he would endeavor to get a nap; as he had suffered greatly from insomnia the family were careful not to disturb him, and it was not until about four o'clock that his wife, becoming uneasy, went to see if he was up; not finding him in the chamber, she concluded he was taking a bath in the adjoining room, the door of which was locked; knocking and calling she received no response,

and then became alarmed, thinking he had fainted. Summoning the butler to her aid, he climbed through the transom, and then Mr. Stone was discovered sitting, half dressed, in the bath-tub, with a bullet-hole in his breast, while close by, on the floor, lay a small silver-plated Smith & Wesson revolver, with one barrel empty. Death had probably been instantaneous, as there was no facial or other sign of struggle. The pistol-shot had not been heard by any one in the house. Mr. Stone left a widow and two daughters, both married: one to Colonel John Hay, ex-Assistant Secretary of State. Mr. and Mrs. Hay were on their way home from Europe at the time of Mr. Stone's death. Colonel Hay and the other son-in-law, Mr. Samuel Mather, were made executors of Mr. Stone's will without bonds. We notice these executors particularly because of their honorable action in carrying out the known wishes of their father-in-law, even where they were not legally bound to do so, and by omitting which, they might have personally profited. According to a statute in Ohio, bequests to public institutions are void in law, unless the will has been made a full year before the death of the testator; as Mr. Stone's will had not been drawn that length of time, all his bequests to public institutions were invalidated by his own rash act; these executors, however, with the full consent of the surviving members of his family, concluded to disregard this inhibitive clause, and divide the estate according to the known wishes of the deceased; and in a spirit of great liberality, instead of enforcing the lien of $1,000,000 which Mr. Stone held against the "Union Iron & Steel Company," the family concelled the whole indebtedness of the company to the decedent, $1,220,000, only stipulating that the company should pay off some $800,000 in notes, of which Messrs. Amasa Stone and his brother, Andrew B. Stone, were joint indorsers. This voluntary relinquishment of nearly half a million dollars, to save the firm from ruin, shows the generous and noble nature of all the surviving family concerned in the transaction.

By the will the beautiful homestead on Euclid avenue, with all its appurtenances, was left to the widow; the other property, after the payment of certain bequests, was divided between her and his two daughters. Of these bequests there was, to relatives, the sum, in all, of $109,000. To Adelbert College, $100,000; to the Home for Aged Women, $10,000, and to the Children's Aid Society, $10,000. His estate has been variously estimated at from $6,000,000 to $10,000,000, and everything was settled by the honest and able executors in *three weeks.* Mr. Stone was very reticent as to the amount of his property, and probably no one knew its exact amount until after his death.

AARON A. SARGENT.

No foreign minister, not even excepting our Poet-Minister to St. James, James Russell Lowell, has attracted more attention in his official position than Minister Sargent, whose diplomatic relations with Bismarck have been the subject of world-wide comment. It is needless in a sketch so brief as this to enter into any detailed account of the causes which led to the disturbances of their relations, but let it suffice to say it was no fault of the American Minister, and his conduct throughout was satisfactory to his government, which tendered him the mission to St. Petersburg made vacant by reason of the death of Mr. Hunt. The trouble grew out of the resolutions adopted in Congress on the death of Herr Lasker, which Mr. Sargent in his official capacity had to present to the Court at Berlin. The course pursued by the State Department at Washington, in publishing Mr. Sargent's confidential communications, was really the occasion of Prince Bismarck's wrath; and his transfer to St. Petersburg, which is looked upon in diplomatic circles as a promotion, was a tacit apology by the government which was approved by the people of this country.

Mr. Sargent was born at Newburyport, Massachusetts, September 28, 1827, and in early life was a printer and editor. In 1849, when the gold fever was at its height, he went to California, and since that time has been looked upon as a Californian. He did not become a miner or a stock-dealer—having a stronger taste for the law. Perhaps he saw a better opening in the new El Dorado for lawyers than for miners, since there were so many of the latter, and a strong likelihood of much litigation when the great fortunes which were being so rapidly acquired should require to be divided among partners or heirs to estates.

AARON A. SARGENT.

He was admitted to the bar in 1854, and a year later was elected district-attorney of Nevada county. This was his stepping-stone to fortune. He was a good lawyer but a better politician, and his ambition was to represent California in Congress. The College of California bestowed upon the aspiring young lawyer the degree of M. A., and in 1860, after years of preparation for the opportunity that came, he was elected Representative from that State to the Thirty-seventh Congress as a Republican. He served until March, 1863. Returning to California he was elected to the Forty-first, and was re-elected to the Forty-second Congress, receiving 18,065 votes against 15,378 for J. W. Cofforth, Democrat. His long term of service as United States Senator, which began shortly after his retirement from the House of Representatives, lasted until 1879.

His course was not always satisfactory to his constituents, and he was burned in effigy in San Francisco on one occasion, receiving the sobriquet of "Effigy Sargent," which attached to his name for some years. Mr. Sargent's public career covers the most important years of the last half century, and his history as a Congressman is allied to those great war measures and subsequent acts of reconstruction, which were in many instances so fiercely denounced at the time. During the administrations of President Grant he was one of the most prominent men in Congress, and is a man of extended culture and fine social tact.

During his residence in Berlin he has displayed those qualities, which entirely satisfied his government, and his attitude in the one or two instances where he has had to cross the path of Prince Bismarck, as, for instances, the Lasker case and the prohibition of American pork in Germany, he has maintained his position admirably, and has reflected credit upon the country he represents. The *New York Tribune*, in commenting upon the efforts of the German press to have him removed, says:

"The charges of German government organs, to the effect that he is not fitted by education and social culture for the position he

holds, are manifestly frivolous and baseless. Mr. Sargent has been a Representative in Congress and a United States Senator. He has for many years occupied an honorable and even distinguished position at Washington. He was a man of mark both in the House and in the Senate, and is well known in his own country as an educated gentleman, and as an energetic, laborious and faithful public officer."

Mr. Sargent is in the prime of life, and a millionaire who has been a credit to the fame of the rich men of California in maintaining the princely style of these moneyed kings in Washington and elsewhere. His residence in California is an elegant abode, little occupied in past years by its distinguished owner.

DR. HUGH GLENN.

Dr. Hugh Glenn was at one time the largest wheat-grower on the Pacific side of the continent, and consequently the largest anywhere in the United States; he was born in Virginia, but early in life was removed to Northern Missouri, living part of the time in Paris and part at Shelbina; he graduated from a medical college, and received his title of M. D., but never entered upon the practice of medicine; the Mexican war breaking out its attractions proved greater than those of the pill-box; he entered heartily into that contest, and it is said did the State some service. Not long after the close of the war the California gold discoveries drew the eyes of many soldiers of fortune in that direction, Dr. Glenn among others; but he did not go to the mines, as he thought he saw quite as much money in other occupations. His first venture was the establishment of freighting teams between Idaho and Sacramento; this was very toilsome work for the actual drivers; part of the way these teams had to make their own roads; but it proved profitable, this being the only way in which goods could be conveyed by inland travel. Horses could not stand the work for any great length of time, and Dr. Glenn made a trip to the States and bought large numbers of mules; these were divided into droves of manageable size and driven overland to the Sacramento valley. It was the possession of these animals that first suggested to him the possibility of employing them in farming.

Dr. Glenn had a partner in the mule business, and together they hired a large section of land in Yolo county to pasture the mules on during the winter. On a close examination of their lease, which appears to have been somewhat carelessly drawn, they found there was no legal restriction in their way to the planting of

grain, and with the aid of these mules they commenced ploughing up the pasture and sowing wheat; the owner objected to this use of the land, but he had no legal remedy; so in spite of his opposition a fine crop of wheat was raised, which proved a very profitable operation. The lease having expired Dr. Glenn removed to Colusa county and bought 640 acres, which became eventually a portion of the famous "Glenn farm." This purchase was made in 1868, and at that time the lands in that vicinity, though of the best quality for farming purposes, could be bought very low, and he was not the man to miss his opportunities. About a year later he bought 3,000 for $3 per acre, on which he kept one thousand head of sheep and five hundred hogs. Soon land began to rise in value all over the State; mining had become a secondary interest; the introduction of costly machinery was every day concentrating the mining interests more and more in the hands of capitalists, and general attention was directed to the great facilities offered by the alluvial lands of the Sacramento valley for the raising of wheat.

Dr. Glenn's mode of procedure was simple but effectual for the increase of his property; he would mortgage one parcel of land to get the means to buy another, and so on, repeating the process until he owned or controlled all the river bank from St. John's to Princeton, a distance of twenty miles, and stretching five miles back into the interior. In 1870 the outbreak of the Franco-Prussian war came to the aid of his speculations, for it sent up the price of wheat to unprecedented figures in that region ($1.28 per bushel). The next year he made an extraordinarily fortunate speculation in another direction. A neighboring ranchman, a Mr. Walsh, died; his cattle were sold at an executor's sale at very low prices; Dr. Glenn bought some 300 of these, which he sent under the care of a herder into the region where northwest Nevada touches the southeastern part of Oregon; this herder took the cattle on shares, Glenn to have the original number of the stock kept good and half the increase; the herder was to pay for the

pasture and other expenses for the other half of the increase. Nature seems to have modified her laws to favor this copartnership, for two or three years before Glenn sent these cattle out of the State the winters in the region selected for pasturage had been very hard, so that a large part of the stock had been lost through cold and insufficient nourishment; but that was the end of the bad winters, and Glenn's cattle throve and increased wonderfully, not only in numbers but in price: for an animal for which he had paid $10 or $15 by the time he was ready to sell the surplus brought from $30 to $40, and before his death rose to $60. His original investment was about $3,000. Since then he has several times sold in one year to the value of $60,000, without injuriously reducing his stock. In California Dr. Glenn's reputation was founded on his stock-raising more than on his wheat-growing; beside the beef cattle, he had 30,000 sheep.

Though not reckoned a particularly good farmer, like his near neighbor, Mr. Thomas L. Knock, he was very sharp and close, and managed to make the most of his wheat by dispensing with middlemen; he chartered ships, and shipped his grain on his own account, and his ambition was centred in his wheat-fields: he liked to be called "the greatest wheat-grower in the world."

He could not limit his activities to one or two objects, and he managed so to combine his several enterprises that one helped the other. He raised wheat, beef-cattle, horses, mules, sheep, and hogs; he kept a large hotel, a store, and a liquor saloon, and discounted checks at a good percentage; though all these varied interests were financially profitable to him, they did not advance his political aspirations, nor were they beneficial to his laborers and other employés, of which he had a large number. On this immense Glenn farm there was a number of separate ranches, each having a head overseer, with two or three assistants and a gang of men. When the wages of these subordinates were due the superintendent, or "head boss" as he was called, instead of paying them off in cash would give them an order on Glenn. Dr.

Glenn, on receiving such an order, would accept it and draw a check payable in Sacramento (over a hundred miles away), though Glenn himself lived in Jacinto. So the whole process for a man to get his money was complicated and expensive, for it frequently happened that Glenn was out of town when a man came with his order, or if at home was "too busy" to attend immediately to a workman's application; when thus detained it naturally followed that the man would go to Glenn's Hotel, or to the saloon to while away the time. It is easy to see that this system was ruinous for the workmen, even if the hotel proprietor was willing to cash the order, for, of course, he demanded "a consideration"—perhaps ten per cent. When it is considered that the pay-roll for his farm amounted to $500 per day, we can see the profit to be made in shaving notes for laborers. It was this system which caused his defeat when nominated for Governor of California: the newspapers made the most of it, and all the "labor party" went against him.

The year before his death his most valuable wheat-field, the crop of which was estimated at $100,000, took fire and was utterly destroyed in two hours; yet he lost no sleep over it, and no one meeting him casually would have guessed that he had just experienced a serious loss. Though he had so large a property he was always more or less in debt; he never cared whether a mortgage was cleared off or not, and at one time it was rumored that he was insolvent; but this was not the case, his seventy thousand acre cattle ranch in Oregon, stocked with thirty thousand head of cattle, was prolific as a gold mine, and that resource never failed him. Take him all in all he was a remarkable man. His sudden and tragical death, nearly two years ago, by the hand of a murderer, it is not necessary to comment upon here. His assassin believed himself to have been greatly injured by him; but as the trial is not yet completed, nor all the facts known (November, 1883), definite conclusions might prove unjust. The great wheat farm is carried on by Dr. Glenn's widow, the value of the crop being estimated the present year at $700,000.

MARK HOPKINS.

It is not infrequently asked, by people afraid that a landed aristocracy will be the outcome of the great fortunes now being made in this country, "What will eventually become of these millions, now accumulated in a few hands?" Already the answers are rolling up from various sections of the country, as one and another pass away and divide these great fortunes among several heirs. Mr. Mark Hopkins is one of these. He was of the old Massachusetts stock (to which the venerable Mark Hopkins of Williams College belonged), his father removing from Great Barrington in 1806 to western New York, and again, in 1825, with a family of boys, to St. Clair, in Michigan, where he died when Mark was about sixteen. The lad had studied to good advantage, and before he was of age commenced the practice of law in Lockport, New York. With the thousands who hurried to California in 1848–9 was young Mark; leaving his law books and clients, if he had any, behind, he took out an assortment of goods, and opened a store in the mining regions in October, 1849. Like nearly all those who retained their health, and who went into trade in the early days of mining in California, Mr. Hopkins made money rapidly, and in 1854 returned eastward to obtain a wife, marrying his cousin, a Miss Sherwood, of Berkshire county, in Massachusetts, and then returned to the Pacific coast. He now opened a hardware store in Sacramento: in this store some other matters were talked of besides hardware. Mr. Hopkins was an intelligent man and a politician, and his store became a rallying-point for the men of the Free-Soil party: there "slates were made" and "slates were broken" by this hardware dealer and his friends; there funds were raised to start a Republican paper; and there Senator Cole's

future was made; and in fact Mark Hopkins was the nucleus around which gathered the leaders of the Republican party in California in 1856 and after.

But Mr. Hopkins' politics did not interfere with his business in any other way than to aid it. He was one of those far-seeing people who realized the need of a closer and more rapid communication with the East than the isthmus and water routes could afford. In his office was matured the first practical plan for the building of the Central Pacific Railroad, and when the company was organized he became its treasurer, and so continued until the time of his death. Mrs. Hopkins, his widow, is set down among the wealthy people of California as the possessor of $50,000,000; the balance of the property went to his two brothers, Samuel F. and Moses, the latter being a bachelor. With the money left to Mr. Samuel F., he and his two sons have commenced a series of business enterprises in eastern Michigan, which have greatly benefited that section of the State, particularly in St. Clair where they reside, and all the adjacent country. Two large brick residences "on the hill" at St. Clair mark the residences of Mr. Samuel F. Hopkins and his son, Mark; the other son, William S., occupies the Oakland Cottage, but is building a splendid residence on Woodward avenue.

The fine hotel, the "Oakland," was started with a stock company, but this enterprise would have come to grief had not the Hopkins put in their money, and made the hotel and sanitarium first-class, and thus made it a source of benefit to the city by attracting strangers to the locality, who often eventually became permanent residents. Young Mr. Mark H. owns nearly the whole of the Riverside driving park, a half-mile track, with suitable stables; his own horses are among the finest in Michigan; he also owns a steam-yacht which cost $40,000, claimed to be the fastest on American waters. Both the brothers are largely interested in woollen mills, which employ a large number of hands. One of the handsomest churches in the State, the "New Congregational

Church" at St. Clair, is more largely indebted, financially, to the Hopkins family than to any others, for its elegant finish and beautiful decorations; they also gave their money freely for a splendid pavement which is laid the whole distance from Somerville to "the Oakland."

While part of this great fortune is building up eastern Michigan, Mrs. Hopkins has been generously scattering a portion of her share in her native town of Great Barrington, Massachusetts. Having bought up the old homestead, and renovated everything about the place, spending about $100,000 upon it, and another $10,000 on the cemetery lot, she gave $10,000 towards rebuilding the old Congregational Church, and $90,000 to build a parsonage, while her adopted son, Mr. Timothy Hopkins, now Treasurer of the Central Pacific Railroad, gave $35,000 for an organ for this same church. Thus we see in this case the beginning of that disintegration of a large fortune which may be expected in many others; the exceptions being where the bulk of the property is confided to one person, as in the great Vanderbilt and Astor estates.

JAMES GORDON BENNETT, SR.

No one who has lived in New York city during the last quarter of a century or longer, would scarcely be able to conceive of the metropolis without a James Gòrdon Bennett—and the *Herald*, which he established; one might as well attempt to think of English literature without Dickens, or of French dramatists without Molière. This feeling, that the *Herald*, which was practically Bennett, was an essential part of the common life of the great city, did not arise from any overwhelming sense of its value as a leader of thought, but from various other circumstances. But there was one characteristic which always made the mouth-piece of the elder Bennett sought for by many classes of persons, and that was its value as an *indicator* of *public opinion:* it always reflected like a mirror either what the majority thought to-day, or what they were likely to think to-morrow—not necessarily what they ought to think either to-day or to-morrow.

James Gordon Bennett was born at a small place called New Mill, near the township of Keith, in Banffshire, Scotland; his family belonged to the old loyal Catholic race which fought for the Stuarts, some of them losing life and estate in the long struggle for their native kings; the clan Gordon, to which a maternal ancestor belonged, furnishing the middle name of the present and late editor of the *Herald*. Young James was born at just about the same time as the nineteenth century, on which he left such graphic marks in the field of journalism; part of his family were, by intermarriage, of French blood, and by a relative of this nationality he was brought up.

Just about the time when it became necessary for young Bennett to select a vocation an edition of "Benjamin Franklin's Auto-

JAMES GORDON BENNETT, SR.

biography" was published in Edinburgh, and to this fact New York is probably indebted for the arrival there of James G. Bennett a few years later. He was much taken with this volume, the spirit of which accorded so well with the thrifty Scotch side of his nature. At this time he was about seventeen years of age, healthy, hopeful and industrious. Since reading Franklin his thoughts had been irresistibly drawn towards America, but it was not until he was nearing his twentieth year that he was enabled to carry out his project. He then took passage for Halifax; he had no friends there, nor elsewhere on this continent, and but little money—some twenty-five dollars left after his passage was paid. Travelling down the coast to Portland, he there took passage on a coaster for Boston, which was impressed upon his imagination as the birthplace of his new ideal—Franklin. But Boston, all unconscious of the man it was repelling, had no work to give him. Day after day he wandered, making application for various sorts of employment, and at last, having spent his last penny, he was reduced to absolute want; for two days he was unable to buy food, and then, fortunately, on the third morning, while walking early through the Common, he found a shilling (a Massachusetts shilling was then 16⅔ cents); with this he was able to buy a meal, and shortly after this adventure he obtained employment in Wells & Lilly's bookstore.

In 1822 he went to New York and obtained some temporary employment in a newspaper office, but, being invited by the proprietor of the *Charleston Courier* to take the position of assistant-manager, he accepted and went to South Carolina. In this office he found use for his knowledge of Spanish, the *Courier* having some correspondents in Cuba and elsewhere who sent their letters, and sometimes advertisements, in that language; however, he did not remain long in Charleston, returning to New York after a few months' experience in the sunny South. Once more in the metropolis, he returned to his original idea of teaching, and issued circulars, in a somewhat grandiloquent style, proposing to estab-

lish a "permanent commercial school," to be located in Fulton street, on the west side of Broadway. He obtained a few scholars, but scarcely enough to pay the rent; the school scheme was given up. His next move was to give a course of lectures on political economy; but few people care to listen to such subjects except when given by experienced men of popular reputation, and the young, unknown Scotchman scarcely drew a corporal's guard to listen to his very useful but exceedingly dry subject. These lectures were given in the old Dutch church which once stood on Ann street, not far removed from the present site of the *Herald* building. Looking at his empty exchequer, at the close of these lectures, the James Gordon Bennett of twenty-five could scarcely have seen then, even in his mind's eye, the massive pile of marble which he would one day call his own, almost within a stone's throw of the empty benches before him. But it is not the easily discouraged who build marble palaces.

Once again he is forced to turn general utility man in a newspaper office; but it is certain that he must have had miserable pay, for, though he was economical, saving, and had none of those habits called little vices—smoking, drinking, chewing—which unawares run away with so much money, though he was abstemious in eating and dressed plainly, he could save but little.

In 1828, during the first Jackson campaign, Mr. Bennett espoused that side of politics, and was employed in the office of the *Courier and Enquirer*, then a leading commercial and Democratic paper—a morning daily—to which was first applied the term of "blanket sheet," on account of its size. It is claimed by some of Mr. Bennett's biographers that "he never had any principles," yet it happened that when the proprietor of this paper abandoned his lifelong principles and sold his influence out to Nicholas Biddle, swinging clean round from Jacksonism to the support of the National Bank, that Mr. Bennett, unable to tolerate such treachery, gave up his position on the *Courier*, and, stung to anger at the course of his late chief, started a small paper in support of his

principles, devoted to Jackson and his successor, Van Buren. This paper was called the *Globe*, and was, very naturally, short-lived, because its editor and proprietor had too little capital to run a party organ without the support of the party it sustained, the leaders naturally preferring to bestow their favors on old-established papers.

Fancying that Pennsylvania politicians might prove more grateful, Mr. Bennett transferred himself and his hopes to Philadelphia, where he started another Democratic paper called the *Pennsylvania*. Martin Van Buren was now looming up as the candidate who was to follow his predecessor, and it is believed that Mr. Bennett applied to him for a temporary loan to establish his paper, but this proposition was declined, and the project abandoned. At that period all papers were allied to one party or the other; independent journalism was unknown; the trammels of party lines were equally thrown over the little insignificant country weekly as over the wealthiest daily of the metropolis. James Gordon Bennett decided to take a new departure. Abandoning all the old conventionalities which sat like iron-bound customs upon the daily press, freeing himself at one bound from all party trammels and limitations, he decided to inaugurate a free newspaper—this, of course, if it could succeed anywhere, must succeed in New York. Leaving Philadelphia he returned to the metropolis, and being very short of funds, hired a cellar in Wall street, which was to serve as his office of publication. This was not fitted up very luxuriously. A desk was improvised with the aid of two barrels and a plank, one end of which also served for a counter; one chair and an inkstand, in which was a good goose quill, completed the furniture; the lord of this luxurious establishment had persuaded a young firm of printers to set up the matter and do the press-work. Mr. Bennett was not only editor and proprietor of this promising outlay, but also reporter, messenger, cashier and salesman, bookkeeper and office-boy for the concern; one hour writing short, snapping editorials, then a spicy paragraph or joke, then

rushing out to get accounts of foreign arrivals, or to learn the state of affairs in Wall street, hurrying back to make up copy for the compositors, working from sixteen to eighteen hours a day—his fine constitution and temperate habits enabling him to bear this toil without apparent injury. And thus the *Morning Herald* was born. The first number appeared on the 6th of May, 1835, "price one cent." This low price, however, was not the first innovation on the "respectable dailies" (price sixpence), for the *Sun* had already been established two years.

Until the penny papers started, there were none sold on the streets, and very few printed above the number necessary to supply subscribers and exchanges. If one wished to obtain a single copy, it was necessary to go to the office of publication to buy. There was no such thing as a news-stand in the city. Like many of our successful men, Mr. Bennett had made several failures before he struck upon the particular line in which he was to make his grand success.

The first issues of the *Herald* were necessarily somewhat deficient in matter of the stately sort, as one head and one pair of hands had to do everything, and no person, however active, can be ubiquitous; but it is astonishing what a variety appeared in those little sheets, and at least there was nothing stale, verbose or dull; everything was fresh, piquant, and a perfect contrast to the old party papers. In the matter of advertisements even, there was a brisk, metallic ring, unknown to such edifying papers as the *Post* and the *Commercial*, for Mr. Bennett often wrote these himself for the advertiser; and if the tone of the *Herald* was not always adjusted to the cultured taste, it was always crisp and pungent, and having bought one paper, people usually came back asking for more. Having no "time-honored consistency" to hamper him, he was free to seize upon every topic of interest, and handle it in a fresh, unconventional style, which was a certain relief from the elaborate editorial of the "six-pennies," of which subscribers knew the purport without reading, because of this very same con-

sistency which they were bound to maintain. People found fault very freely with the new paper sometimes, for what they called its coarseness or lack of decorum, but they kept on buying the paper all the same, and as long as they did that, it mattered little to James Gordon Bennett how much they abused him. More than any other editor extant he had the tact of picking up and briefly commenting upon those very topics which most interested the majority of the people.

Just as soon as the revenues of the office permitted, Mr. Bennett hired an assistant in the shape of a police reporter, who henceforth relieved him of the unpleasant duty of hovering about the police courts to pick up items. But now occurred the usual fate of nearly all New York enterprises before the introduction of Croton water: a fire broke out which consumed the *Herald* office, and though by almost superhuman efforts he "raked," as he used to say, "the *Herald* out of the fire," it was a serious drawback for him, but rallying from this he soon re-established himself, the *Herald* all the time increasing in circulation, when a few months later occurred the "great fire" of New York, which swept away a large portion of the business section of the city. This, which was a great calamity to so many, was really a benefit to Mr. Bennett. It gave him the opportunity to show his superior enterprise over all contemporaries. He did not intrust this affair to any reporter, but went himself to the fire; observed, made his notes, picked up all sorts of facts about the firms destroyed, the gallantry of the firemen, and whatever of terror and of interest a great conflagration can present. This he wrote up for his paper in such graphic style, so vividly picturing the whole scene, that copies of the "*Herald* account of the fire" was in every hand before the paper on which it was printed had time to dry. Then, in addition, he went to the extraordinary expense, such as was not dreamed of then by the daily papers, of producing a map of the burnt district, and a picture of the burning Exchange: this gave a stimulus to the paper which never from that time has encountered a receding wave.

The *Herald* is now, and has been for years, the great advertising medium of the general public. Specialists may seek other vehicles for reaching particular classes of persons, but no paper publishes as many advertisements in any given period as does the *Herald*.

At the end of fifteen months from the date of its first issue the *Herald* was so well established that Mr. Bennett ventured to raise the price to two cents—somewhat improving its size and general appearance. This change was approved by the public; subscribers increased; new enterprises were undertaken by the management, and though the *Herald* has never been without bitter enemies, the time had past for any of them to hope that it could be driven from its intrenchments. Other papers which had sprung up in time made special points of rivalry with the *Herald*, and had their followers, friends, and constituencies, but none of them succeeded in producing such a variety of news, with the same degree of promptness, as the *Herald*. Soon its correspondents appeared in every place and at every time, when anything of interest was to be seen or heard. In fact it would be difficult to tell in what it did not lead the way as a collector and disseminator of news. The *Herald* is the only paper which has ever established a sea-going yachting system for the early reception of foreign mails.

During the war the "*Herald* correspondent" seemed ubiquitous —no skirmish could take place anywhere but all the details were directly forwarded by some writer in the pay of the *Herald*. *Herald* correspondents accompanied every general on the land, and every admiral and commander on the water; prison life, camp life, the garrison, and the bowels of the Monitor, seemed equally to be the abiding-place of a *Herald* correspondent: other papers often gave graphic reports, but they were few indeed in which the writer did not betray some political bias. Those who wished to know the simple facts lucidly set forth by able pens, without special theories about slavery or anti-slavery, "had to buy a *Herald*." *Herald* extras were issued without stint, and the "interviewer" was abroad in the land.

No paper in the United States approximates the *Herald* in the expense it incurs for procuring news from foreign parts. The *London Times* spends a great deal in this way; yet during the war in Abyssinia the *Herald* correspondent with the English army sent the first news of the campaign to England, and, of course, the earliest received in the United States.

On one occasion, when the *Herald* wished to obtain an important speech from Washington in advance of its rivals, and for the sake of getting possession of the wires, and holding them till its correspondent was ready to transmit the speech, Mr. Bennett ordered the operator in Washington to telegraph the first chapter of Genesis, and after that to keep on through the whole Bible if it was necessary to fill up time, but not to take any other message till the speech came. These *coups de force* might look like reckless extravagance, but they paid in the end.

After the *Herald* became well established—yielding a business of $25,000 per annum—Mr. Bennett married a lady named Henrietta Agnes Crean, on which occasion he published an editorial announcement of the fact in a card addressed to the public of a most grotesque nature, and highly eulogistic of the lady, but which was certainly not calculated to gratify any woman of refined taste. However, everything of this kind made the *Herald* more talked of, and added to the receipts at the desk. Of this marriage there were two children, the present James Gordon Bennett, and a daughter, now Mrs. Jeanette Bell.

For a long series of years the *Herald* office was on the corner of Nassau and Fulton streets; but in 1856–7 the present imposing structure of marble and iron was erected on the corner of Broadway and Ann street, which has been graphically designated as the very "eye of New York," and here the successor of the little penny *Herald* of 1835, of four pages, a few inches wide, is issued—a splendid sheet of from twelve to sixteen pages, frequently containing ninety-six and occasionally more columns of reading matter and carefully classified advertisements.

It is quite a mistake, as some paragraphists have asserted, that Mr. Bennett was harsh or disagreeable in his manners; that he could be, if occasion called for it, there is no doubt, but there are still living a cloud of witnesses, old reporters, sub-editors, and all classes of people, who say "the old man always treated them well;" indeed, his habit was to be courteous, unless there was reason for being otherwise, though naturally a little guarded in manner towards strangers. The large number of employés who grew old in his service is sufficient proof that he was a just and oftentimes a generous man. Mr. Bennett died in 1872, but, so far as the public were concerned, or the interests of the *Herald* affected, unless the announcement were made, there were few outside the circle of his personal friends who would have been aware of the fact; so perfectly was the daily routine of the management of the paper understood by all concerned, and so able a body of sub-editors and reporters always on hand, with a superintending chief to direct the movements of the whole corps of employés, that not the slightest hitch occurred; the *Herald* went on its way, under the new regime, without shortening sail or perceptibly tacking on its course. "The king is dead, long live the king," is all that the people, or most of them, cared to know. Mr. Bennett had very strong personal friends, whom he buckled to his heart "with hooks of steel," but he had no large personal following like Horace Greeley, and even among the subscribers, who had taken the *Herald* ever since its first publication, there was none of that personal enthusiasm for the editor which was a marked feature of the readers of the *Tribune;* they could not do without the *Herald*, but they could do without any one person connected with it; hence there was none of that public demonstration of sorrow over Mr. Bennett's death which followed Horace Greeley to his last resting-place; neither was there any remarkable enthusiasm manifested when it was known that the "heir apparent" would succeed to the vacant throne. The general feeling was, that "the *Herald* would go on," and that was all, but this feeling changed after a time.

JAMES GORDON BENNETT, JR.

JAMES GORDON BENNETT, JR.

In the old historic *Herald* building, in Nassau street, the elder Bennett laid the foundation for his great fortune, and brought through childhood and adolescence to virile strength and majesty a journal which, as a property, is unequalled; and in the new building the son continues the effort, and formulates in spirit, if not in bodily presence, plans for newspaper work and warfare, which for boldness and breadth of view as well as actual scientific, historical, ethnological value, have seldom been equalled.

Mr. Bennett's largest work has been outside of his newspaper, but he has used that as a vehicle through which to inform the public of his enterprises. With well-considered temerity he sent Henry M. Stanley into the unexplored wilds of Africa to find Livingstone, simply telegraphing him: "Find Livingstone. Yours, Bennett." Conceiving the idea, he ordered its execution with no hesitation regarding consequences or expense. This boldness of execution, waiting upon thought, is Mr. Bennett's chief characteristic, and it is such a spirit which leads men in other spheres to conquer empires and dethrone great kings. In finding Livingstone, Bennett has perhaps found and founded empires—for others—and opened up floods of fortune in the wilderness of the dark continent. The world was talking about Livingstone, speculating on his fate, placing him hopelessly in the long list of mysterious disappearances and martyrs to missionary zeal. Bennett heard the talk, and deeming that the function of a newspaper was to provide news and for the solving of the people's doubts regarding any solvable problem, he penned his telegram of "Find Livingstone."

That Mr. Bennett is not merely moved by the unbridled desire

for notoriety, which is the failing of so many men, is proved by the fact that all of his projects, however wild and unheard of they at first appear, always redound to the greater honor, glory and pecuniary advantage of the *New York Herald*. This wise policy induces him to establish bureaus of information, not only at home but also abroad, that furnish news to his paper, it is true, but also incalculably benefit and aid the masters of our merchant marine. The *Herald* meteorological service is to-day as much appreciated in London or Norway as it is here. This is not the doing of a mere selfish notoriety-seeker. But one result of this policy is that the paper is found everywhere.

Napoleonic in decision of character and magnitude of operations, the editor of the *Herald* is very unlike the French conqueror in his contempt for personal meddling with detail; he is of the type of the fabled Aladdin. He wills, he orders, and further disquiets himself not a whit, for he knows his orders will be obeyed. He need never fret for the possible errors of a Grouchy. And yet, as to his paper, or papers, for we must not forget the roseate *Telegram*, which he established to try his youthful pinions withal, while his father was yet alive, he is practically omniscient.

The unknown pole, pointing its icy finger to the sky in the desolate Northland, or perchance lapped with summer flowers in the midst of a beautiful undiscovered sea, does not deter him. Its inaccessible reserve, guarded by huge barriers of ice, is not distant or formidable enough to pale the fierceness of his intention to seize the knowledge of the unknown, that he may repeat it in the ears of a wondering world. The story of the "Jeannette" expedition is one of the most thrilling chapters in the history of the *Herald*, and of itself alone would have made its fame.

A slight quarrel with the telegraph company, who either do not send his messages quickly enough or improperly supervise them, is sufficient to induce him to entertain the project of laying a cable for himself, a private wire along the silent deeps of the vast throbbing ocean that covers lost Atlantis. A few months more will see

the completion of this last vast undertaking, engaged in with prosaic calm, and yet, when the first attempt to lay a cable, in 1850, was made, the pity and ridicule of the world were excited at the visionary scheme. Bennett is a visionary of the practical order. He sees what will do good to the *Herald* and secures it.

When the panic struck New York in 1873, Bennett gave $30,000 for soup-kitchens, which were organized by Delmonico, and fed thousands. Large sums were also expended in the collection of facts by a staff of special reporters who, night and day, explored every hole and corner of the great city, and spread the results of their labors in the columns of the *Herald.*

During the last famine in Ireland, the *Herald* subscribed $100,000, and raised as much more, which was then distributed by a special commission of experienced staff writers, who, day by day, cabled graphic stories of the destitution they relieved. And in the same way, when floods, famine, and disease have shaken sections of this country to their centres, the example of prompt succor and stimulus to exertion was supplied by the unfailing resources and inexhaustible initiative of the *Herald*, which diligently and daily applied the spur to benevolence.

The firemen adore the name of James Gordon Bennett, Jr., for to him they owe their proudest distinction, an annual gold medal to the bravest, elected by their own suffrages. The distribution of these medals is made a great occasion, and is attended by the most prominent of our citizens.

When Cuba was in the throes of rebellion, a *Herald* reporter penetrated "Mambi-Land," and was locked up for months by the jealous rulers of the "Ever-faithful Isle." When the "Virginius" was captured, and American ships of war were sent to demand redress for the murder of American citizens, a *Herald* reporter, in spite of the efforts of the administration to keep all correspondents away from the scene but one favored scribe from a paper in close accord with it, signed articles on board the commodore's ship as ship's clerk, and sent home most stirring accounts of the proceed-

ings, which resulted in the release of a large remnant of the captives. The same man had returned, within a week of starting for Cuba, from very near the Pole, and soon after was off to Central America with surveying parties, looking for the best routes to penetrate the link between North and South America. The indefatigable labors of such men are devoted to the furnishing forth the daily diet provided in the columns of the *New York Herald.*

When Rochefort, the veneered Diogenes of Paris, passed through New York, after his escape from New Caledonia, the *Herald* sent a force of stenographers to take down an English translation of his fluent speech. It proved an impracticable task, and a long-hand synopsis was being handed in after the lecture by the interpreter, when, by a diplomatic triumph, and at a cost of $5,000, the manuscript was brought in at midnight. Within half an hour, translators having been gathered in from highway and byway, the author of "Mambi-Land" presided at a meeting where pencils silently slashed away at lightning speed, translating the pages of the formidable document, rapidly editing them, and connecting the sentences of the severed sheets. The next morning the *New York Herald* had the exclusive report—in French and English—of Rochefort's speech.

Whenever some event of absorbing interest takes place in Germany, or Spain, or China, the *Herald* invariably has its report printed not only in English, but in German, Spanish or Chinese, as the case may be. Its constituency is greatly widened by this, as in such special cases its news, collected and transmitted with absolute indifference to expense, is always full and accurate. *Herald* reporters recorded the chivalric outburst of a nation that conquered its ruler. When coronations or other grand scenes are going on anywhere, the fullest accounts are always in the *Herald.* Rival papers often sneer at the paper for this reason, and complain that it neglects the local and American news for the European. It has more of the latter, it is true, but scarcely to the detriment of the former. When the Duke of Edinburgh was

shot in Australia, it was printed in the *Herald*, and the news was then cabled to London from here. It had originally come through London from a *Herald* correspondent. In like manner the *Herald*, when laying full accounts before its readers here, was the source at second-hand of all the earliest information received by the British government during their own private and particular "little wars" in Abyssinia, Ashantee, and Affghanistan.

The *Herald* from the first was published every day in the year, but has steadily eschewed the special Sunday paper notion. It rarely publishes poetry, and its infrequent "special" or sketchy articles on anything but news are of a practical tendency.

Monarchs and prelates are among the contributors through interviewers, or sometimes directly with the *Herald*, and there is scarcely a village on the globe where some one is not ready to cable an exclusive message to the paper on any startling occasion. In the United States and most parts of Europe two or more occasional correspondents are registered and graded according to ability. In the case of any sudden event one or more are sure to advise the paper, and in return orders are sent to them for "skeleton" or full telegrams of all details.

Ordinarily the paper "runs itself." It coins money, and yet so liberally is it dispensed that prophets of evil have been looking for results from this alleged waste unavailingly for years. The men drawing salaries and belonging to the very private and exclusive *Herald* club are very numerous, and the "outsiders," who each week share in the receipts, are innumerable. It may appear wasteful enough, this system, but the *Herald* evidently believes in the maxim, "in time of peace prepare for war." No emergency ever finds it unprepared, and its stallfed warriors respond to the bugle blast of duty like the retainers of a feudal lord, or the henchmen of a Highland chieftain. And the people know it. They may grumble, and often do, at having so many advertisements to throw away, but they somehow can't do without the paper, and when a murder occurs in Brooklyn, or a revolution breaks out in China,

every one takes the *Herald*, for they know that all the news that is procurable in any possible way is sure to be there. During the war the *Herald* printed the names of all wounded soldiers and sailors. To collect these alone promptly after a battle cost enormously; but every one interested in those fighting in front bought the *Herald*, and the faith that there is never any excision for economy remains unshaken.

A bitter war has been made on the *Herald* for its reduction to two cents, and its ruin was predicted as sure to come at last by those whose wish was father to the thought. There is no doubt the opposition was formidable and unusually well organized; but Bennett was not the man to falter. With indomitable will and perseverance he has organized a distributing machinery of his own, and while finding employment for hundreds of needy and deserving persons, has accommodated the public and kept the name of the *Herald* before them with characteristic energy.

The income of the *Herald* has steadily advanced, and Mr. Bennett's fortune with it. His estate cannot be of less value than $6,000,000, and is probably more. He lives extravagantly; his yachting tastes are very costly; his latest steam-yacht is a large sea-going vessel over two hundred feet in length, and is fitted up in the most luxurious style. It is lit with magnificent brilliancy by one hundred and fifty electric lights, distributed throughout the different parts of the vessel. He is Commodore of the New York Yacht Club.

Mr. Bennett is now about forty-five years of age, and still a bachelor. Tall and broad-shouldered, but slighter built than his father, he is quick and supple in his motions, as those who have watched him in a game of polo must have recognized. He looks older than his years on account of his nearly white hair, which, however, has only taken on this wintry tinge quite recently. His features are marked, the nose prominent, and he wears a heavy gray moustache.

JAMES R. KEENE.

Mr. Keene, or, "the Tycoon," as he is familiarly called, is one of those natural financiers whose capacity to deal with large amounts and to circumvent the plots of his adversaries amounts to genius. Bred, as one might say, in the very atmosphere of metallic values, surrounded by millionaires whose daily talk was of gold and silver mines, whose existence seemed wrapped up in the rise and fall of mining stocks, there was everything in his environment to nourish the innate taste for speculation which he so early developed. Brought to California by his father in 1854, when he was only thirteen years of age, he for a short time was employed in a government office—a subordinate position in the quartermaster's department; but this did not last long; on his journey to California from London, his native place, he had heard constant talk of the immense fortunes made in the mines, and he very soon perceived, boy as he was, that there was no El Dorado for him in the routine of official life; his brain was too active, and his desire to make money too great to be content with the small salaries paid by the War Department to its clerks. His first essay in another direction was to procure employment in a broker's office, where he became initiated into the vernacular of the Stock Exchange and learned something of its *modus operandi*. His next step in the millionaire's progress was to secure the agency of some large firms, and while doing well for his employers omitting no favorable opportunity to "take a flyer" for himself. Then, as a curb-stone broker, he worked his way along until his gains enabled him to buy a seat in the board. As a "free lance" he had been very reckless, but gradually learned wisdom by experience and early rose to a commanding influence in the Stock Ex-

change. Unlike the earlier pioneers, he never soiled his hands with actual work in the mines, but did as paying a business by watching the market, buying and selling according to the rise or fall of mining and other stocks. There are three Stock Boards in San Francisco; the first of which was organized September 1, 1862; it was modeled after the New York Board, and called the "San Francisco Stock and Exchange Board." The "California Stock Exchange" followed in January, 1872. The necessity for a second board was demonstrated by the inability of the old board to deal with the increased amount of business which followed upon the "boom" given to mining stocks by the great success of the Crown Point and Belcher mines. This association was the only Stock Exchange which continued its daily sessions after the suspension of the Bank of California and the gloomy days that followed. Three years later, in April, 1875, a third Stock Board was organized under the name of the "Pacific Stock Exchange," and business enough was found to keep all busy, nor will this appear surprising when the great number of mines listed is considered. Four hundred and four "live" mines were quoted in the *Mining Review* for 1878—too many it is evident for any one association to deal in.

Here was material for a James R. Keene to revel in, and thoroughly did he master all the details; he has been accused of getting up "corners" in more prime necessities of life than mining stocks—such as oil, coal and wheat, for though commencing his business career in mining stocks his operations have extended into very different fields. Like many others, Mr. Keene has abandoned the prolific fields of California, where his great fortune was made, and is now domiciled in New York. It is said that many of his friends in San Francisco anticipated the time when, having been thoroughly plucked by the birds of prey in Wall street, he would be forced to return to the golden haunts of his youth and begin again the struggle for wealth in San Francisco. Some of them even measured out the time, and prophesied that by

such or such a date "Jim Keene would be back in 'Frisco looking for a job." But Mr. Keene has not yet gone back; he has met in the arena of Broad street the "bulls" and "bears" of New York, but they have not even wounded him; he holds his own with the most expert of the "Wall street crowd," and having safely passed his first degrees, is progressing rapidly to the Royal Arch, where sit the "railroad kings" in pleasant company ready to greet James R. Keene as a peer and brother.

When the Senate Committee on "Corners" and "Futures" held their sessions recently in New York, Mr. Keene was invited to appear before them to give his views, and such facts as he chose on the subject, and of all the expert witnesses who testified before that committee Mr. Keene's replies were the clearest and most intelligible; many of the experts persisted in giving such vague and indefinite answers that nothing could be learned from them; Mr. Keene testified willingly, and withheld nothing except the names of individuals, though he submitted to an examination occupying two hours. He admitted having been a speculator for twenty years, showing that he must have commenced very young. One of the questions called out a piece of personal history quite germane to our subject, and we give the answer entire.

Q. "A good deal has been said about the Keene corner in wheat, in 1879. We would like you to explain that to the committee." A. "Well that occurred so long ago that I have forgotten all about it. I have never engaged in a corner in my life; never, sir. I suppose it is called the Keene corner because I was the central one in a company which owned at this time a large amount of wheat. But that combination was not formed for the purpose of cornering the market, but for defending certain persons against others who were bearing the market down. The syndicate disbanded before the wheat they held was sold out. The members of that syndicate concluded that the price of wheat would be at a certain rate. They had calculated every contingency of home and

foreign demand. But a hue and cry of a corner was raised and circulated in the press; consumption was withheld, and finally it compelled us to sell out at a loss. I think we held about twenty millions of bushels of wheat. Some of the syndicate got out, leaving two or three to bear the burden of the depression. It is not true that the syndicate refused to sell wheat during the corner. Wheat was sold all through the corner in large quantities. One reason that the wheat did not come to New York was because the price was lower in New York than in Chicago. Nobody was going to bring wheat here then. I do not think the consumer suffered much, as the corner was of short duration. Another reason why we could not bring the wheat to market was because the railroads charged too high freight; it was exorbitant. It was practically a corner in freight. If the freights had not been so large we should have moved our material. The present rates of railroad transportation are far more disastrous than any corner in anything that comes to my mind at the present time. These rates make a corner, and they are arbitrarily fixed by Mr. Fink and other railroad men. The present rates are entirely out of proportion to the service that is given for them. It is an unnecessary tax on producers and consumers."

Q. "How much greater are these rates of railroad transportation than they should be?" A. "Twenty-five per cent. at least too high. They are arbitrary rates, and they of course increase the price of all products. They have a baneful effect upon all business. High rates always diminish export. I think the injury inflicted by corners is overestimated. I do not know what you mean by overspeculation."

Dr. Boyd.—"All these speculations make money, don't they?"

Mr. Keene.—"You have never been in Wall street, I judge."

Another response of Mr. Keene may interest some of our readers who are not familiar with the *modus operandi* of some of our railroad and other corporations, Mr. Keene having given it as his experience that the only "corner" he had ever known which was

injurious to the community was one in coal; and, referring to the coal company concerned in it, said: "So much water has been put into the stock, that they had to advance the price of coal to excessive rates."

Q. "What do you mean by water?" A. "Well, watering stock means increasing the capital without any equivalent. It also means the private purchase by persons inside the corporation of property at one valuation, and the sale of it to the corporation at a large advance."

There is a good story told of Mr. Keene having inadvertently given away "points" in a manner not usual to careful financiers, and the story rests on sufficiently good authority to warrant its introduction here; it was told, it is said, by Mr. Keene himself while dining with Mr. Samuel Ward, of New York. The discussion had been on the possibility or impossibility of a man's keeping stock operations secret until the moment for action arrived, when Mr. Keene remarked: "It is no matter how shrewd a man may be there is constantly some little unforeseen circumstance occurring which upsets all one's calculations." "How? In what way?" asked one of the guests. "Well, like this, for instance: a few years ago I was doing a good deal in Lake Shore, and counted on making a big thing. Very shortly I discovered, however, that there was some influence in the market against me which I couldn't fathom; it was not sufficient to counteract my plans, but it reduced the profits. It was evident that some one had a clue to my intentions in time to be beforehand with me." "Broker gave you away," suggested several in one breath. "No; I never gave a broker the chance, never giving orders in advance; besides I always forestalled that sort of thing with dummy orders. One day, as I stood at my window thinking over the mystery, I noticed an elegant coupé stop a little distance off. Should have thought nothing of it, had I not seen that a richly-dressed lady in it had with her a very poorly-dressed, shabby-looking girl. Presently the latter got out, went below and rang my basement-bell, and

evidently entered the house; I rang for my man and inquired who the girl was. He answered that 'she came for the wash.' 'Does she generally come in a coupé?' I asked. 'Why, no, of coorse not; her mother is rale poor,' was the answer. As my own carriage had now come for me, I hastened out and got in; as we passed the coupé, which still remained in the same spot, I looked in, and was astounded to see the lady with some of the soiled clothes on her lap, evidently overlooking them, for some other than laundry purposes. At first the thought occurred to me that it was some one who hoped to find a stray diamond stud, or something of that sort. I determined to find out what it meant; so I ordered my driver to keep the coupé in sight and follow it. We had not gone far when it was stopped at a brown-stone front on Twenty-ninth street; the girl got out with the bundle, which she took into the house, and the coupé with the lady turned round and went down-town; they stopped before a broker's office in Wall street, where the lady alighted, and though she tried to conceal what she had with her, by her handkerchief I was convinced she had a lot of my shirt-cuffs in her hands." "Shirt-cuffs! and what did she want of your shirt-cuffs?" burst from one and another of the listeners. "Well, you see," answered Mr. Keene, "I am, or rather was, in the habit, when away from my office, especially in the evening, of taking my pencil and putting down notes of what I intended to do in the morning on my cuffs, and by Jove if the woman hadn't been smart enough to make out my figuring, and had been coppering my game for over a year, and in eight months she had cleaned up over $600,000." General exclamations of astonishment broke in upon the narrator. "I guess you didn't make tablets of your cuffs after that?" "Just a few more—enough to rake in that woman's bank account, and put a mortgage on her fine house—that's all."

Since Mr. Keene came to New York there have been many rumors of his insolvency, but without any foundation. It is surprising how quickly every little incident connected with these

popular financiers is seized upon by the curiosity-mongers, exaggerated, and then, often utterly distorted, reaches the daily press and receives widespread circulation as truth, usually to be contradicted in a few days. In the spring of 1883 Mr. Keene saw fit to sell one of his well-known and valuable paintings, or, rather, the agent whom he employed to try and sell pictures for him disposed of a Rosa Bonheur, at what was thought a low figure, to Mr. Jay Gould. It happened, about the same time, that he had also mortgaged some property at Newport; immediately the story flew from mouth to mouth that J. R. Keene was weakening financially, and his failure might be expected at any moment. The explanation given by the subject of these reports was that his agent, Mr. Pondir (known as the "Apollo of Wall street"), had bought the picture for his employer, as he had many others, but that it having been criticised, and Mr. Keene having in consequence lost his admiration for it, Mr. Pondir, to justify his judgment in its purchase, had bought "a call" on the picture for a year from Mr. Keene for $1,000, and, in fact, instead of its having been bought for $24,000 and sold for $16,000, Mr. Keene averred that he had made over $5,000 by the transfer. And as to the Newport property, he had bought the place for $40,000, including a cottage upon it; this house was burned down, and he mortgaged what was left of the estate for nearly twice the value of the purchase-money. Mr. Keene's family was also just about going to Europe, the latter, consisting of his wife and two children, expecting to remain abroad three years; hence, he said, he might yet sell more pictures, and even some of his horses—he had in the spring about a hundred —and that even if he did that would not forebode his failure.

Mr. Keene's name, it will be remembered, became suddenly celebrated on the turf a couple of years ago (in 1881) through one of his favorite horses (Foxhall), which won the Grand Prix in Paris; out of the sum awarded Mr. Keene as victor he presented 5,000 francs to the poor of that city. The present year (1883) he made some minor successes in England, but nothing so brilliant as

his experience in 1881. For some reason the English turfmen seem exceedingly wary about entering any of Mr. Keene's stock, though the Burwell stakes were won at Newmarket in May by his three-year-old chestnut colt, Blue Grass. It is said that he pays the jockey, Tom Cannon, £1,500 for first claim on his services.

Mr. Keene's latest million was gained in May, 1883, in petroleum stock, of which he had a large quantity, buying at ninety-two and ninety-three, and quietly getting rid of his load at one hundred and twenty. In politics Mr. Keene is a Democrat, though he takes no active part in either municipal or State affairs. He is a good-looking man, with a penetrating, dark-gray eye and a general air of intellectual force, with a strong Spanish cast of features.

On the last day of April, 1884, Mr. Keene issued a card announcing his inability to meet his obligations. In his effort to maintain his position upon a falling market, he paid out within a few months $1,000,000. His failure excited less surprise than it would have done previously, because rumors of his financial difficulties were afloat. Mr. Keene was a heavy dealer in "puts and calls," a system of business which demanded a large capital and great financial astuteness, and a heavy decline in the market, following a prolonged depression, involved him hopelessly. He went into Wall Street worth from $10,000,000 to $15,000,000, and lost the whole of it. His residence at Newport was offered for sale the day after his failure. Opinions varied as to the extent of his losses when the event was announced, and it is difficult to predict the precise financial condition of this great California speculator. He will likely come to the front again, and renew his speculations. He is the owner of a number of fine race-horses, which have won purses both in this country and England. His celebrated Foxhall won the Grand Prix Stakes in Paris, and the three great stakes in England, and Mr. Keene cleared over $500,000 on these events. While owning fine horses he has not been known as a better to any extent, and has seemed to care for this kind of property from a money-making stand-point mainly.

RUSSELL SAGE.

Russell Sage is one of the interesting characters in Wall street; we say "Wall street" as indicative of his profession as a financier rather than his precise location, for his office is on the lower part of Broadway, not far from the financial centre of the metropolis and the roar of the Stock Exchange; this building also shelters the office of Jay Gould, a corner with many other bankers, brokers and financiers. Mr. Russell Sage occupies two small rooms, which are reached by one short flight of stairs, and in the outer room the first notice which strikes the eye of the visitor is this, "No smoking allowed here." These offices are neither spacious nor handsomely furnished; but the occupant is there for business, not for show, and there are few shrewder men than he in the management of his own funds or other people's.

Mr. Sage is a native of Oneida county, New York, and was born about 1823. At the early age of ten years he was employed in a grocery store in Troy, filling successively the role of errand boy, clerk, salesman and proprietor, first of a retail and then of a wholesale grocery business. At the age of twenty-one he was proprietor of a store, and from that time until the present has never had any very serious set-back in life; but, if he has been more uniformly successful than many of his contemporaries, it has not been without constant care and diligence on his part. Not only in his business was his standing and credit among the first in the city of Troy, but as a man of affairs his capacity was very generally recognized; he was for seven years alderman, and for an equal length of time held the very responsible position of county treasurer.

Having given proof of his capacity in these positions, his towns-

men elected him to Congress in 1853, in which position he remained four years. During this period Mr. Sage was instrumental in saving Mount Vernon from the neglect and decay into which it had been allowed to fall. He introduced, and eloquently advocated a bill for the preservation by the nation of the home of Washington. Efforts had been made by other parties before, but either from the mode in which the matter was presented, or that the motions were ill-timed, no essential progress had been made; be this as it may, to Mr. Sage belongs the credit of having procured the appointment of the committee, which led to the formation of the Mount Vernon Association, and the purchase and renovation of the home of the first President of the United States—the "Father of his country," General Washington.

It was in 1861 that Mr. Sage made his appearance in Wall street, and though not operating on so large a scale as a few others, he has kept well up with the procession ever since. His interests have been widely diversified, dealing in stocks and real estate, in building and buying railroads, banking, and selling "privileges." His real estate in the West and in New York State and city is extremely large; hundreds of acres in the West, and scores of building lots in New York. Mr. Sage enjoys his business, and has no desire for foreign travel; he says "New York is good enough for him." He is not so conspicuous in the market as Field, Gould, Vanderbilt, and that limited class of men, but is said to have always on hand, and available for instant use at any moment, more ready cash than any of the Wall street magnates; he is not averse to joining promising syndicates, but he is not the man to go into "blind pools" rashly; he is very cautious, and prefers a rapid succession of small risks, and quick returns; he calculates on raking a few hundred out of the street every day—sometimes it is thousands in a few hours; he does not hesitate to show some elation if he has made a very good day's work, but gives no sign if he has met with losses.

Mr. Sage has been largely concerned in the building of Western

railroads—some 3,000 miles he claims to have constructed in different parts of the country, between Western New York and Minnesota. Of course he has had his hands in oil, and has recently dealt largely in privileges on petroleum. He is rather a favorite in financial circles, and though an elderly man, is reckoned with the "boys;" he is not of the kind that grows old visibly, and so as to strike the attention; he is very plain in his habits, and frequently takes a modest lunch in the office, instead of patronizing Delmonico, as he might with the loss of a few minutes from his desk, but this spot he chains himself to till after bank hours, when his one luxury, a drive in Central Park, is in order. He never uses wine or tobacco, and consequently keeps a very clear head. His amiability is proverbial, and his manner very familiar to those with whom he is well acquainted; as for instance, though he may be talking with a man nearly his own age, he will lay his hand on his shoulder, and call him "My son!" half a dozen times in the course of a few minutes' conversation; he has no enemies—says he never indulges in that luxury.

Mr. Sage is one of the few Wall street men who will "give his friends a point;" there are several persons now living who have made fortunes out of hints received from him. The *Troy Times* of May 11, 1881, mentions several instances of this kind: one, a gentleman now in the West, who admitted that out of a fortune of $600,000 which he possessed, "at least $400,000 was due to the advice and assistance of Russell Sage." Another instance is that of a certain bank cashier, to whom this acute financier was friendly, and who had made $300,000, from "points" given him by Sage. Then there is the very striking case of the late James Buell, formerly of Troy, who left an estate of between two and three millions. He was a particular friend of Russell Sage, and he freely admitted that the latter pointed out to him investments and speculations, from which he had made hundreds of thousands of dollars. Mr. Sage's private benevolence, in which he is warmly seconded by his estimable wife, takes a very liberal range, and many in-

stances are quoted, where he has not only given largely, and in some cases made annual pensioners of the needy, but also in others, where the greater service has been rendered of putting the bankrupt and the unfortunate in a way to retrieve their fortunes. But this kind-heartedness is not shown in the way of any leniency in trade; if you deal with Russell Sage in "puts" and "calls," or "privileges," you must not expect any remission of your obligations; "business is business" with him, as with all successful men; if they were not sharp, and "took the letter of their bond," they would soon go under in the scramble and pressure of life about them.

To a friend, who had heard that "Mr. Sage had made large donations to Cornell University" (this was really Mr. Henry W. Sage, of Brooklyn, New York), and who was about to compliment him on it, he said: "No, I have not given anything to Cornell nor to Vassar, but may do so in the coming by-and-by." It is very pleasant to meet with a man who can keep his heart fresh and open to the claims of charity, while still in the midst of his money-making. What Mr. Sage's fortune amounts to is somewhat problematical, but it is not placed by any one on the street at less than $8,000,000, and many estimate it at three times that amount. He is a member of an Evangelical church in New York, not far from his residence on Fifth avenue.

WM. S. O'BRIEN.

WILLIAM S. O'BRIEN.

The late William S. O'Brien is now best remembered as the original partner of James C. Flood, and for the bequests which he left to charitable institutions at his death. In the early history of these two millionaires they kept together a restaurant in San Francisco, called the "Auction Lunch," on Washington street near Sansom, which was much resorted to by miners returning from the "diggings," who came to the city either to invest or spend their gains—sometimes to send their hard-earned gold to the East to waiting wives and little ones. Naturally these men, who were from different countries and various mining districts, would talk over their experiences with each other, and much local lore was to be learned from this unrestrained interchange of views. The wary hosts took mental note of all this talk, and were soon *au fait* in all the particulars, qualities, and prospects of the mining region. It was in this way that they got their first idea of the superior richness of the mines in Nevada, and abandoning the tavern business they turned their attention to the more promising Hale, and Norcross, and Kentuck mines, then having the best repute on the Comstock lode. The result of this speculation is sufficiently told in the sketch of Mr. James C. Flood, and need not be repeated here. Mr. O'Brien died in 1879, and Mr. Flood, with James V. Coleman, was appointed executor of his friend's estate.

Mr. Coleman was a nephew of O'Brien's, and as the latter was a bachelor, without nearer relatives, young Coleman was considered exceptionally lucky. The latter was acting as a clerk at a mine in Nevada at the modest salary of $100 per month, when Mr. O'Brien being taken ill sent for him to remain with and care for him. Before his death he presented him with $500,000 in United States

four per cents. In addition to this his favorite "Jemmie" received an equal share of the estate, with the other nephews and nieces, and was appointed one of the executors "without bonds," which was equivalent to another $464,000: the value of Mr. O'Brien's estate being between $9,000,000 and $10,000,000. After the payment of the legacies to be described, Mr. O'Brien's sisters (one of them Mr. Coleman's mother) were made residuary legatees, each lady receiving $3,500,000 as her share. The favorite nephew is a young man now about thirty-three years of age; is a graduate of Georgetown College in the District of Columbia, and has taken to politics—his aim being a seat in Congress.

Seven nephews and nieces received $300,000 each. To the Roman Catholic Orphan Asylum at San Rafael Mr. O'Brien left $50,000. To the Roman Catholic Orphan Asylum in San Francisco $30,000. To the Protestant Orphan Asylum in San Francisco $20,000. Considerable litigation ensued in regard to this estate: among other claimants a Mr. Buck sued the estate, and it was in regard to this claim that Mr. James C. Flood testified that he, John W. Mackay, James G. Fair, and the deceased, W. S. O'Brien, were the sole owners of the stock of the Pacific Mill Company of Virginia, Nevada, amounting to 80,000 shares; but beyond that there was very little that he could remember. In the final application for settlement and distribution of the estate, Judge Finn, of the Probate Department of the Superior Court of San Francisco, directed that $1,000,000 in United States bonds should be retained by the court to pay possible judgments against the estate in the litigation instituted by the Consolidated Virginia Mining Company.

He was a man of generous impulses, and always ready to help a friend; and there are scores of people doing well in San Francisco to-day, who owe their first lift in life to the good advice and material aid furnished them by William S. O'Brien, while thousands of orphan children will bless in time to come the name of him who has bequeathed for their support and instruction such princely revenues.

JOHN ROACH.

Who has not heard of John Roach, the great shipbuilder at Chester on the Delaware—the man who built the first full-rigged iron ship in the United States, and who has recently completed his hundredth iron vessel? These ships, turned out of his yard, represent no less a sum than $35,000,000, and this industry involves an annual pay-roll of $587,000. Though for many years at the head of this immense business, Mr. Roach commenced life as a poor boy, working for twelve shillings a week; and when this firm, which paid such low wages, failed, Mr. Roach "went West" in search of something better there; he himself says "he became a tramp on the Illinois prairies," not having money enough to pay his way. On inquiring what wages he could get on a farm per week, he was told "three times as much corn as he could carry away on his back." Now he employs three thousand workmen in twenty-five different branches of industry, and in 1882 repaired and fitted out more ships than there are in commission in the navy of the United States. Mr. Roach passed through many business vicissitudes before establishing his famous shipbuilding firm of "John Roach & Son" on the shores of the Delaware, to which river his establishment has added the sobriquet of "the American Clyde," and to his own name that of "the father of iron-shipbuilding in America;" and yet this business at Chester was only commenced by the Roaches in 1871, the population of the place being then about 5,000—it is now nearly 20,000, owing in great measure to the impetus given to the general business of the place through these large works. This ship-yard extends for about half a mile along the river front, with a depth of nearly a quarter of a mile. Among the famous ships which have been built here per-

haps none have attracted more attention than the sister steamers, built for the China trade for merchants in San Francisco—the "City of Peking" and the "City of Tokio"—each costing over a million of dollars; these vessels are 419 feet in length, with a tonnage of 5,079, being excelled in size only by the "Great Eastern" and two or three other vessels; as ocean-going steamers these ships were as nearly perfect in their equipments as money, skill and human ingenuity could devise. One of the fastest ships on the Atlantic, by Mr. Roach's statement, leading all others of her class, is the "Newport," running to Havana; her speed is sixteen knots an hour. Such a favorite has she become on this route that it is necessary for those desiring passage on her to engage staterooms weeks beforehand. In all of the steamers built by Mr. Roach for passenger traffic the most approved devices for protection against fire and other accidents are amply provided. The "City of Para" and the "Rio Janeiro," built for the Brazilian trade, had such a reputation for speed that they were eagerly bought up by the Pacific Mail Steamship Company.

Mr. Roach is ever alive to all the possibilities of improvement, especially in the interior arrangements for the convenience and comfort of passengers. In one of his Havana steamers, the "City of Washington," the arrangements for dining included the possibility of privacy when desired, separate rooms being arranged so that they could be isolated at will and entirely cut off from the main saloon, this being the first instance in which this plan has been introduced on an ocean steamer. Another splendid passenger-steamer is the "Pilgrim," built for the Fall River line, which became a great favorite with the travelling public so soon as her qualities and accommodations became known. This is an immense boat—three hundred and eighty-six feet in length—the largest side-wheel steamer ever constructed; but this is not her chief or most valuable peculiarity; she has a complete double hull, the inner being as strongly built as the outer, and between these two hulls she is provided with ninety-six water-tight com-

partments; she is built on the same principle as the British war-vessel, the "Inflexible," which took so prominent a part in the bombardment of Alexandria, in Egypt, but the "Pilgrim," it is claimed, is far stronger than the naval craft. That extraordinarily long ferry-boat plying between New York and Hunter's Point, called the "Garden City," was also built at the yard of John Roach & Son.

The most peculiar vessel built by this firm, and, as we believe, the fastest sailer ever afloat, is the famous turtleback yacht, the "Yosemite," built for Mr. William Belden, of New York; she is unique in her construction, and on her trial trip made twenty-two miles an hour! She is also immensely staunch and strong, which strength was unfortunately tested soon after delivery to her owner by an accident which occurred on the Hudson near West Point, when she cut a large steamer in two without herself sustaining any damage. This remarkable vessel is one hundred and ninety-seven feet six inches over all, twenty-three feet ten inches beam, with a depth of fifteen feet ten inches, her tonnage four hundred and eighty-one. But to enumerate even a small fraction of the superior vessels built by Mr. Roach would far exceed the limits of this chapter. His yard is famous not only for the excellence of the largest class of ships, but also for small sail-boats, and even row-boats, each receiving the best treatment adapted to its particular class. But of all their work "Roach & Son" are particularly proud of that "successful experiment," the "Tillie E. Starbuck;" this is a full-rigged sailing ship, the first of its class ever built of iron. It is employed in the freighting trade between New York and Oregon, and is of light draught to enable her to cross with her cargo over the bar of the Columbia river. Her capacity is 4,250 tons. This ship was built under a special survey of the "Bureau Veritas," and the surveyor, on her completion, pronounced her the strongest and altogether best built vessel which had ever passed under his inspection, and was classed accordingly. She carries three masts, which are hollow and made of the best fire-

box steel, seven-sixteenths of an inch thick, double for ten feet above the deck and strengthened inside with angle iron from deck to hounds. The size of her suit of sails may be judged by the single fact that her lower yards measure ninety feet.

In the Roach ship-yard every department connected with ship-building is carried on, and that can be said of only one other establishment in the world (the other yard is the "Barrow Ship-yard"); here, at Chester, a whole ship can be built from the raw materials; the rough ore is melted, rolled, hammered, forged, or made into angle-iron; the straight logs are cut, warped and pressed into shape; sails made, and the ship rigged and furnished ready for sea.

Mr. Roach is naturally a protectionist of pronounced opinions, and thinks that with it American mechanics can all own their own houses if they are industrious, prudent and thrifty. He himself has taken no holiday for forty years; he recently gave some testimony before the United States Senate Committee on Labor and Education, in which he stated that the average pay of his 1,540 men employed in the Chester yard was $2.19 per day, and that of these 287 owned the houses they lived in. There were building associations among the men, schools for the children, and a superior military academy. He did not think there were six persons in the alms-house in Chester with its 20,000 population. Some of his men are landlords, owning several houses.

Mr. Roach has not been much troubled with strikes. This is the way he dealt with one which occurred: he caused the strikers to be divided into three classes, according to their skill as workmen and general worthiness of conduct. Some of the men, who were not only good workmen but saving of material, had their wages raised; others, who did their work well, but who were observed to be careless of material, were taken back but not advanced; the third class, who were addicted to drink, or worked unsteadily, were entirely rejected. So that after the strike he had only good workmen left. He has always acted upon the principle

of listening to individual complaints from his employés, but will never give audience to the representatives of a combination. He is a man who desires peace, and avoids litigation as he would the plague; in the course of his long business career he has never sued or been sued. Although not willing to treat with combinations of workmen, he does not deny their right to combine, nor does he exclude the members of "trades unions" from his yard, indeed he employs them, if they are good workmen, without regard to their social affiliations, but will only hire them as individuals.

Mr. Roach has built several ships for the United States navy, which seems to have given him a wholesome dread of official interference; and he lately expressed the opinion that it ought to be made a penal offence for any officer or member of Congress, or official of any kind, to interfere in the work of the shipyard. Mr. Roach has a certain respect for "workmen with brains," but very little for those with dull faculties; he even gives the former a chance to make something beyond days' wages; sometimes he will pick out five or six of his most intelligent men and give them the opportunity to take a job in the yard entirely into their own hands, he advancing the capital for material, etc.; they make often a handsome profit, and are able to pay back what Mr. Roach has advanced; this sort of stock concern he encourages.

In personal appearance this remarkable man is large and well preserved. He is of Irish parentage, and his physiognomy is remarkable for its strength. Although now verging upon old age, he is one of the most active business men in the world. Mr. Roach lives at Long Island, and when not at Chester, Pennsylvania, is to be found in the office of the Morgan Iron Works in New York. He is kindly by nature, and one whose friendship once secured is retained permanently if merited. His success in life has not made him indifferent to others, or unmindful of the needs of those who are deserving.

EX-LIEUTENANT-GOVERNOR H. A. W. TABOR.

Mr. H. A. W. Tabor, of Denver, Colorado, has made some noise in the world in various capacities; first, as one of the bonanza kings, second grade; next, as a politician of a rare and peculiar quality. Not a few of our millionaires are rather remarkable for their plain and unostentatious personal appearance. Others seek to avoid all unnecessary publicity as to their movements, expenditures, etc., but it is hard for a man who has made $10,000,000 to avoid idiosyncrasies of some kind. Mr. Tabor's extravagances are in the direction of elegant houses. He has one at Denver which cost him $1,000,000. He also built there an opera-house which bears his name, and he is the owner of the Windsor Hotel in Denver. It is his intention to build for his own residence in that city a new mansion which shall eclipse in magnificence every other on the continent, throwing the Vanderbilt palaces into the shade, and surpassing the marble halls of Stewart as the trees of the Yosemite surpass the pines of the White Hills. In fact the Western people, when they undertake to build a fine residence, usually take care to give it a good setting with a framework of grass, trees and flowers; a sad lack on the part of New York millionaires, who are content to build their palaces almost close to the curbstones of the street, many of them without a rod of land which is not tiled or paved. Mr. Tabor's forthcoming wonder will be placed in the middle of a block containing thirty-two lots. The house is to be designed with a view to the accommodation of numerous guests and grand festivities. There will be immense reception rooms for grand occasions, more moderate-sized ones for ordinary use, dining-halls of princely size, and, on the principal floor devoted to guests, the various apartments will be so

arranged that they can be thrown into one. In the centre of the grand reception hall there will be a large fountain, surrounded by the choicest and most beautiful plants, on which the light from a hundred gas-jets will glimmer and sparkle. A dome of great height will form the central elevation, finished in fresco to represent the sky; the walls will be colored in soft and delicate tints, while within ample niches, formed for their reception, will stand full-length marble statues representing mythological and classic forms; interspersed with these will be paintings—not canvas affairs which can be bought and sold every day in the week, but executed in imperial style on the walls of the reception-rooms, banqueting halls and ample corridors, whence they can never be transferred to less appreciative owners. The best artists that can be procured will be employed on these internal decorations. But probably no feature of this Denver palace will be of more intrinsic interest than the floor, which will be one grand mosaic, composed of all the various and beautiful minerals of Colorado, arranged in elegant artistic designs.

One notable feature of this every way remarkable house will be a high tower, from which most extensive views may be obtained, and which will be so solidly founded that it will be available in the future for astronomical observations. One peculiar feature in the lighting arrangements for the festival halls is the fixture of glass prisms, so placed that light of different colors, blue, red, orange, etc., can be thrown at will over the whole room. There will be thirty rooms in all—most of the chambers *en suite*, and every arrangement for amusement provided—billiard-room, bowling alley, and even a tennis court for lawn tennis, when the weather does not permit out-door exercise. The grounds surrounding the house will be laid out in a style to correspond with all this interior magnificence, and the stables will also be on the amplest scale, with every known modern improvement, with a most princely provision of carriages, saddles, and horses to please the tastes of guests.

It has been recently announced on good authority, that Mr. Tabor is about taking measures to found an extensive public library in Denver, to cost some $200,000, to be liberally endowed, and to start with a collection of 100,000 volumes.

Since Mr. Tabor acquired his large wealth, he has been successful in politics to the extent of being elected Lieutenant-Governor of the State of Colorado, and United States Senator for thirty days, filling the unexpired term of Senator Teller. When in Washington Mr. Tabor disbursed his money in lavish style, and many tradesmen and caterers must have heartily wished that he had been chosen for a six-year term, rather than for the poor thirty days of an unexpired term. At the present time he is living with his second wife in Denver, he having been married to her while residing at Washington.

A. T. STEWART.

ALEXANDER TURNEY STEWART.

Among the many merchant princes whose names are engraved in gold in the commercial history of the great metropolis of New York, none of them ever exercised during his lifetime so vast an influence as Alexander Turney Stewart. Nor was that influence limited to New York. He wielded a commercial empire, which penetrated the whole country and affected largely the markets of other nations. His agencies in the commercial centres of the world resembled some secret system of international police, his buyers being found at every mart, and being foremost in every bargain. He had branch establishments not only in Philadelphia and Boston, but in Manchester, Nottingham, and Bradford, England, at Paris and Lyons in France, in Belfast, Glasgow, Berlin and Chemnitz. Ships freighted with his goods were forever crossing the Atlantic, and bringing to America the produce of European factories, as silks, satins, cloths and velvets, carpets, calicoes, muslins, and the like. The looms of Belfast, where he was born in 1802, were kept busy by its fortunate son. Lyons sent him her choicest silks, Belgium her richest laces, Russia her finest sables. Even in Persia, he had a body of men organized under a superintendent, for the hunting of the Astrachan goat, and the skins of the young kids were worn unconsciously by the fine ladies of New York. He was the largest importer that not only the United States but the world has ever seen. His custom-house duties averaged for many years $30,000 gold a day. His income was for years the largest which mortal man ever derived from trade in any portion of the globe. He owned more real estate in America than any other person has ever owned, with the sole exception of William B. Astor. What his personal income was cannot be esti-

mated precisely, as he was always reserved upon his own affairs, but he was certainly worth not less than $50,000,000 when he died. In 1870 it was estimated that his great store at the corner of Tenth street and Broadway alone took in daily an average of $60,000, and on some days its cash receipts had reached nearly $90,000. In this chief store, the method which had so large a share in the making of Mr. Stewart's fortune was exhibited with the precision of machinery.

During the busy season 30,000 persons would sometimes visit the store in a day; and the average was 20,000. These were composed of all classes, for while the very wealthy could spend their thousands in a single visit, as they sometimes did, the poorer classes found their advantage in buying directly of Stewart, instead of the smaller stores that bought of him. Many a thrifty housewife has bought at Stewart's her piece of cloth at almost wholesale prices, and transformed it with her own sewing machine into suits of clothes for her boys.

In the service of this up-town store about 2,200 persons were employed. The one general superintendent had nineteen assistants, each of whom was at the head of a department. Nine cashiers received and paid out money; twenty-five book-keepers kept the record of the day; thirty ushers directed purchasers to the department they were seeking; two hundred cash-boys received the money and brought back the change of purchasers; four hundred and seventy clerks, some of whom were women, made the sales of the day; fifty porters did the heavy work, and nine hundred seamstresses were employed in the manufacturing department. Beside these there were some five hundred other persons employed about this immense store in various capacities. The same exact system which regulated the business done controlled the employés through whom it was done. Dishonesty was punished by instant dismissal; integrity and ability were rewarded by a sure sequence of promotions. The boy who began with five dollars a week might, by quickness, industry, and good manners,

soon rise to be the clerk at twenty-five, and the latter by the same line of conduct could in a few years rise to be a confidential agent of the house with a competence of his own.

But as both the house of Stewart and the founder of it have now ceased to be, it is needless to dwell upon the details of the business, and the interior discipline of its several departments. It will be more profitable to trace the gradual steps by which so colossal an establishment as Stewart's came into existence, and the qualities and method of the remarkable man, who was the sole architect of the greatest business fortune of modern or ancient times. There have been a few individuals, perhaps, as rich as Mr. Stewart, but they have owed their wealth to hereditary or political causes, or to strokes of luck in mines and other gambling speculations. Every penny that the late A. T. Stewart ever made was made in trade, and trade whose legitimacy and honesty have never been questioned.

Mr. Stewart himself was a believer in luck, and was almost superstitious on the subject: so much so that it is narrated of him that when he moved his store from between Murray and Warren streets, Broadway, to Chamber street, he carried with his own hands the box of the old apple woman who had for years sat outside his place. She was a sort of *genus loci* to Mr. Stewart's mind; a fairy godmother of stout Hibernian build, who smoked a short clay pipe, the nauseous fumes of which seemed to his imagination to be so many favoring puffs of wind speeding his commercial craft. Most men would have left the Irish apple woman behind, and have been not sorry to get rid of her. But what the lamp-post was to Dr. Johnson this apple-stand was to Mr. Stewart. It was a land-mark and an ever present memory. So the astonished and delighted vendor of apples, oranges, and peanuts beheld the great merchant shoulder her box—an inverted empty orange box—and enthrone her at the entrance of his new establishment. He regarded the old crone as his guardian angel, without whose wrinkles fortune would not smile upon him. A further

illustration of Mr. Stewart's faith in luck was a remark made by him on the completion of the St. Nicholas Hotel, New York, when standing in the reception-room, just as the hotel was about to be opened to guests, he said: "The St. Nicholas is at last finished; I hope its first visitors will be lucky people." A gentleman who was present, and who had heard the previous story of Mr. Stewart and the apple-seller, remarked: "I presume, sir, that you do not in reality believe in lucky or unlucky persons." "Indeed I do," was the immediate reply. "I have known persons who always bring in luck. I sometimes open a case of goods and sell the first from it to some person who is unlucky, and I am sure to lose on it in the end. I frequently see persons to whom I would not sell at all if I could avoid it."

That, as a matter of fact, some persons are always fortunate and others unfortunate in their adventures and experiences cannot be denied. Nor can it be questioned that sudden pieces of good fortune fall to some and not to others. But when regular events for an extended time are considered, it will be found that what is called luck is in fact prudent conduct, and bad luck the contrary. Mr. Stewart, it is said, always considered himself a lucky rather than a particularly able man, but his whole career refutes such an opinion. No man was ever more careful to count the cost of what he was about to do, and to look before he leaped. In fact, he never leaped, but did everything with the regularity of a time-piece. Had he lain in bed and waited for his good fortune, he would have been like the man whom Horace describes, who waited on the bank until the river should flow by. But from his boyhead to his death, energy, directed by prudence and sustained by courage, was the system of his life. His luck was not a purse picked up by accident, but a purse bought by careful industry and filled by foresight and perseverance. In all such cases of commercial success, the chief difficulties are at the start. As John Jacob Astor used to say, "I found it hard to make the first dollar, but had no trouble after that." A wrong start can never win the

race. There is some luck, of course, in starting right, for, of the many roads that lie before a youth when he begins his business life, it is not easy for him to know which is the best one. Many mistake their own talents and calling. But what he does know is, that industry, intelligence, and integrity never fail to win in the long run, and that, on the other hand, to be idle is to be poor, to be dissipated is to sink down lower and lower, to hesitate is often to be lost, to procrastinate is often to lose one's opportunity altogether; for, as the Spanish proverb says, "The lane called by-and-by leads to the house of never."

In the career of A. T. Stewart we find at the outset an exhibition of those qualities which were conspicuous throughout his fifty years of unexampled success. It was from Belfast, Ireland, his birthplace, that Alexander Turney Stewart came to America, and after a tedious and stormy passage, landed in New York in the year 1818. He was then but sixteen years of age, and had studied two terms at Trinity College, Dublin. His father dying when he was only three years old, his grandfather took charge of him, and designed him for the Protestant Episcopal ministry, of what was then "the united Church of England and Ireland," but the Irish section of which was disestablished and disconnected from the state by Mr. Gladstone in 1869. These plans, however, which suited well the lad's own turn of mind, who had a taste for classical and clerical learning, were suddenly dissolved by the death of his grandfather. With some ready money and a few letters of introduction, he landed in New York, and became assistant-usher in a commercial school, a position he soon resigned for a better one in a higher kind of academy, with a stipend of $300 a year, equal, certainly, to four times that amount at the present time. His native ambition, however, aspired to a more comfortable position than that of school-teacher, and he opened a small retail dry-goods store, where he remained until the age of twenty-one, when he returned to Ireland to receive a legacy of nearly £1,000 left him by his grandfather. The greater part of this sum he invested in

"insertions" and "scallop-trimmings," which he shipped to New York by the same vessel in which he himself returned. With this stock in trade and a hundred dollars or so in cash, he rented a new store at 283 Broadway, and at once found a ready sale for his imported stock at a fair profit.

It is clear that he started on the right track, and that he had now no more to do than to exercise the prudence and business capacity he possessed in increasing his store and enlarging his business connections. He was his own buyer, salesman, bookkeeper, and porter in these early days. He watched the New York auctions and purchased for cash. In his wife he found his only but efficient help. By buying and selling for cash, he had prospered sufficiently within three years to remove from his little store to a larger one at 262 Broadway, and at the end of another three years to No. 257. Here he remained for seventeen years, steadily increasing his business and his capital. In 1846 he purchased a city lot at Broadway and Chambers street, and began to erect the building afterward known as "Stewart's down-town store." "The up-town store," occupying the entire block bounded by Broadway, Ninth and Tenth streets, and Fourth avenue, to which we have already referred, was next erected, and became the retail department of Mr. Stewart's immense business.

At the commencement of the war in 1861, Mr. Stewart contributed largely and generously to the Union cause. He was a member of the Union Defence Committee, and in 1866 was one of the signers of the Saratoga address, calling on the people of the country to sustain the policy of President Johnson. He was one of the first to advocate the election of General Grant as his successor in the Presidency, and was a candidate for Presidential Elector on the Republican ticket for the State of New York, but was defeated by the Democrats. It was during the period of the war that Mr. Stewart chartered a vessel with provisions for the starving poor of Ireland, and directions to bring back as many immigrants as she could carry free of charge. One hundred and

thirty-nine persons came over, and were at once provided with employment by Mr. Stewart. With the same prevision which led so many of the Southern planters to liberate their slaves at the outset of the war, Mr. Stewart made contracts with all the manufacturers in the country for an extended term. His keen eye foresaw the coming struggle long before it came. Accordingly, when it did come, he was financially as well as loyally prepared for it. If the loss of his Southern trade was great, his profits from the monopoly of army clothing, blankets, etc., were far greater. Yet toward the Government of the United States he was always remarkably liberal in his business dealings.

Mr. Stewart, as well from motives of private friendship as from a public sense of what the General of the Army had done for the nation, was a zealous advocate and firm adherent of President Grant. The President knew this, and he knew also the tremendous influence of Mr. Stewart upon the financial interests of the country. He argued, and with reason, that the same great financial talents, prudence, and sound judgment, which had made A. T. Stewart the richest merchant of his time, would make him an able and successful administrator of the finances of the country. President Grant, therefore, offered him the post of Secretary of the Treasury on the 5th of March, 1869, and the nomination was at once unanimously confirmed by the Senate. The country generally seemed well satisfied with the appointment, and Mr. Stewart was about to enter upon his new duties, when it was discovered that a merchant in active business was legally disqualified from taking charge of the Treasury. To obviate this objection, Mr. Stewart offered to donate the proceeds of his business during his term of office to the poor of New York, but objection being still made to him by adverse politicians, he sent in his withdrawal, which the President reluctantly accepted. There can be no doubt that his services as Secretary of the Treasury would have been greatly beneficial to the finances of the country.

The personal habits of Mr. Stewart, like those of George Pea-

body, and many other representative men who have attained vast wealth, were simple and free from ostentation. Those who have means sufficient to buy everything, care far less for superfluities than those who have to count each dollar as it comes and goes. Hence, it is said of A. T. Stewart, that he dressed plainly and well in the fashion of the time, but that he discarded all such ornaments as diamond pins, watch-chains, and fancy finger-rings.

In his daily habits he was equally abstemious, punctual and practical. He rose early, and would be at his up-town store at nine or shortly after. After noting everything and seeing that the business of the day was revolving regularly, he went to his down-town store, directed and observed his business, and remained there during business hours, when he would return to his up-town store and go home to dinner. His most intimate companion for thirty years, especially at the dinner-table, was Judge Henry Hilton, whom he appointed his executor, and who carried on the business until April, 1882, when it was closed. Mr. Stewart must be judged by his many munificent enterprises for the alleviation of suffering and poverty, which were none the less magnanimous in their design because some of them failed in execution. Nor need it be denied that Mr. Stewart's judgment was on rare occasions at fault, as when he invested heavily in Bleecker street, believing at the time that there would be the limit, and the centre of the up-town business of New York. Had Mr. Stewart lived longer, he would no doubt have moved his retail business from ten to twenty blocks higher than he did. But who could foresee the effects of rapid transit in advance of the event? He was always a zealous opponent of a Broadway railroad, holding that the finest street in New York would be spoiled by it. The part of Broadway, however, on which there is now a railroad, is occupied by some of the finest stores in the country, in the same line of business as Mr. Stewart's. In this unlooked-for competition by smaller but still formidable competitors for public favor, we have undoubtedly the true inwardness of the conclusion arrived at by both Judge Hilton and

Mr. Libbey, his partner, to close up their business. Indeed, it had never been the same since the master business-mind that originated it was taken away by death on April 10, 1876.

It is hardly possible for both writer and reader not to pause at this event and connect the 10th of April, 1876, with the night of Wednesday, the 6th of November, 1878, when the body of Alexander Turney Stewart was stolen from the Stewart vault in St. Mark's churchyard. "St. Mark's Church" is an old historic landmark of New York, and it was from the old churchyard of this church, which Mr. Stewart had for many years attended, that his remains were stolen. The assistant-sexton, Francis Parker, was the first to make the discovery, and for days the newspapers of New York and every city in the Union were filled with horror, conjecture and dismay. The mausoleum erected for its reception at the Cathedral of the Incarnation in Garden City, Long Island, is the most beautiful and costly work of the kind ever produced in this country. The cathedral, magnificent as it is, with its stained-glass windows and marble floor and pillars, and above all in the unequalled symmetry of its spire, which seen from the surrounding country on a summer morning or evening, forms a perspective to which no other spire in the whole country can compare, will be as the temple without the ark of the tabernacle within it, if the body of the founder is never laid there.

Garden City is destined to become very beautiful when the various school edifices and residences are completed, and the landscape improvements are made.

It was only by a few dollars that Mr. Stewart outbid Judge Hilton, now his representative, in the purchase of these Hempstead Plains. Mr. Hilton had made a liberal offer, but a company raised it to forty-five dollars an acre. Mr. Stewart outbid the company by ten dollars an acre, and when the deed was drawn gave his cheque for $394,350. The plains originally comprised sixty thousand acres, but only seven thousand acres remained the property of the town of Hempstead when Mr. Stewart purchased the land which

is now Garden City. Twenty-five hundred acres were at first devoted to agriculture, and called "the farm," to which two hundred acres were added later.

The Hempstead assessment rolls show that the A. T. Stewart estate, of which Garden City is the centre, is assessed for $231,000. The value of the property is now over half a million of dollars. Strangely enough, he did not, in his will, specify the denominations to which the memorial church at Garden City was to belong, and his executor, Mr. Hilton, made arrangements and commenced operations for building a church in the interests of Congregationalism, of which the Rev. George H. Hepworth was to be the pastor. Dr. Littlejohn, the first Bishop of the Protestant Episcopal denomination in Long Island, knowing that Mr. Stewart had been all his life an Episcopalian, felt not unnaturally aggrieved, and represented the claims of his diocese to Mrs. Stewart. The result was that the land and funds for the ecclesiastical arrangements of Garden City were transferred to the Protestant Episcopal Diocese of Long Island, and while the cathedral, which, though small, is large enough for the fullest Anglican ritual, is now completed, and also St. Paul's school for boys, and St. Mary's for girls, at a cost for the former of two millions, and of the latter one million dollars, the bishop's residence is yet to be completed. The government assigned an army officer to be master of military science and tactics in St. Paul's, and apportioned for the use of the military department 150 guns, two pieces of ordnance, and the necessary accoutrements. Every provision has been made for the support of the ecclesiastical and scholastic staff, the clergy, the teachers, and the choir, necessary for the cathedral and the schools, and Judge Hilton has caused to be added a fine school library, maps and charts, and the vestments for the cathedral.

The idea of founding a public school for the higher education of boys, especially with a view to professional life, is one that has been long cherished by wealthy Episcopalians. The clergy of Trinity parish, New York, labored for years to make Trinity

school a miniature copy of Rugby or Harrow. They even secured a Fellow of Oriel College, Oxford, of fine clerical attainments, as Head Master. But the necessary endowment could not be diverted from parochial funds, large as they are, and New York is not the place for such a school, which requires ample room for sports and recreation under the eye of the masters. Garden City has all these advantages, and there is no reason, if the secular teaching makes a national reputation for its excellence, why the children, not only of Episcopalians but of all denominations, should not assemble at this centre for the highest training preliminary to that of the Universities. Hitherto hundreds of the wealthier families in America have sent their sons and daughters to Europe for education, but if they find that at Garden City they can reap the same advantages, with those recent improvements, jointly and scientific, which Europe has not yet adopted, it is very likely that they will prefer to give their children European culture on American soil. And should this be the result of Mr. Stewart's great philanthropic scheme, his name will be handed down to remotest posterity by the thousands who will receive instruction in St. John's and St. Mary's.

GEORGE W. RIGGS.

Mr. George W. Riggs, the well-known banker of Washington, D. C., was born in the neighboring city of Georgetown, in 1813. His father was Mr. Elisha Riggs, who was for many years a partner of George Peabody in the dry-goods business, in Baltimore; his son, George, was bred to finance, and was early inducted into one of the best schools possible for acquiring a thorough practical knowledge of such matters, entering the banking-house of W. W. Corcoran, in Washington, of which he became, soon after attaining his majority, a partner. Under the name of Corcoran & Riggs this firm first attained to national fame during the war of the United States with Mexico. A loan was called for by the government of $5,000,000—what would now seem an insignificant sum, and which even then there were many banking-firms that could have easily taken it up; but the war was very unpopular with the more conservative part of the community, and this portion of the people usually includes the large capitalists; it was also opposed by the Whig party, and there actually appeared some danger that the credit of the United States would suffer through this political hostility to the policy of the administration (under President James K. Polk). At this juncture the then almost unknown house of Corcoran & Riggs came to the rescue, and took up the whole loan. A second call was issued for a similar sum, which was taken by the senior member of the firm on his individual security, Mr. Riggs declining to invest more in that direction. These transactions proved very profitable, both directly by the large commissions received, and indirectly by bringing the firm into greater publicity.

Mr. Corcoran retired from business many years ago, but under the management of Mr. Riggs, who, in addition to the banking

business, entered largely into the purchase of real estate, and bought much of that originally owned by the government in Washington and other parts of the District of Columbia at a merely nominal price.

Mr. Riggs was not so much absorbed in business as to neglect his duties as a citizen. He took a great interest in the management of affairs in the district, and in 1873, being dissatisfied with the way in which the finances of the city were conducted by the Board of Public Works, he acted as Chairman of the "Committee of Memorialists," who presented a petition to Congress for an investigation to be instituted to examine its accounts and modes of procedure. This petition was effective; an investigation was ordered and resulted in a most radical change. Up to this time the government of the district had been territorial in its character, and under it the abuses complained of had arisen. Mr. Riggs had a hearing before the committee, and from his standing in society and intelligence in business matters his testimony carried great weight with it: the result was, that the committee reported in favor of abolishing the territorial government, which was done, and a new system inaugurated making Congress itself the ultimate source of all authority in the district.

Mr. Riggs was a man of literary and artistic tastes; he was a collector of rare and valuable books, and it was a real treat to be allowed the *entrée* into his library. He had also a taste for fine fire-arms and armor, and his mansion would probably have been enriched with a most choice and valuable collection of these, made by one of his brothers, a resident of Paris, who is known as the possessor of an extraordinary variety of arms and armor, some of them of exceeding beauty and of unique workmanship, procured at great cost, and which would have been worthy of a place in any national museum; but they have been retained in Europe because the Messrs. Riggs will not suffer what they consider the imposition of paying an absurdly exorbitant tariff upon these objects, most of which might truly be rated as "works of art."

Mr. Riggs married a Maryland lady, who survives him, and at the time of his death left five children. He died at his country residence, Glen Hill, near Washington, on the 9th of August, 1881, after an illness of some weeks, brought on by chronic dyspepsia. He had been in business nearly forty years, and after Mr. Corcoran's retirement was the leading banker in the city: he did nearly all the banking business for the several foreign legations established in Washington.

Mr. Riggs' personal estate in Washington was only estimated at $300,000, while the real approximated $6,000,000. The will, for a man of such large estate, was somewhat peculiar; the whole property of every kind, of which he died possessed, being left to his wife, she being also appointed one of the executors; the will was very carefully written, everything being elaborately described with an abundance of technical phrases, so that no misunderstanding should arise; the only restriction put upon the absolute disposal of the whole of this large property by the widow, in life or by will, is, that if employed for the advancement or establishment of the children, "such advancement" for any one child shall "in no case exceed the probable value of an equal share of the estate, which would have belonged to the child, if the estate, at the wife's death, had been divided at the time such advancement was made." No public or charitable donations or bequests appear to have been made by the decedent.

JOSEPH EARLE SHEFFIELD.

Joseph Earle Sheffield, one of the noble names of New England, forever identified with Yale College and the city of New Haven by his munificent gifts, was born in the last century in Southport, Connecticut (June 19, 1793), but his good and useful life stretched far into the present, reaching nearly to the age of ninety; he was equally the cotemporary of Washington and Garfield, and consequently combined in his experience all the vast increase of the country from the original thirteen States to its present magnitude—the introduction of steam with all the successive scientific inventions familiar to this generation, but which were wondrous novelties in his early days. His father and earlier ancestors were in good circumstances, being large ship-owners when sailing craft alone "ploughed the deep," and not a little of the wealth acquired by them was derived during the war of the Revolution by the privateers fitted out by them for the capture of British merchantmen. On his mother's side he was also descended from a race of seamen and merchants, his mother being the daughter of Captain Walter Thorpe, long engaged in the West India trade; thus it is not surprising that young Sheffield's inclination early led him to the choice of a mercantile life.

After receiving a common school education, before he was fifteen years of age, in 1808, he entered on that long business career which only terminated a little over a year ago. His first essay was made at Newberne, North Carolina, where he acted as clerk until 1813, when he formed a partnership with a house in New York; he remained in Newberne to conduct the business there. In the Southern States at that time there were few good roads, and Mr. Sheffield made frequent journeys on horseback to

introduce his commodities into the interior; in this way riding over a thousand miles through North Carolina, Georgia and Alabama, visiting in the latter State Fort Claiborne and descending to Mobile, then a pretty seaport of a few thousand inhabitants; but small as the population then was, he saw and appreciated its capabilities as an exporting site, and on his return transferred his business from Newberne to this city on the Gulf. His remarkable business insight, untiring energy and perseverance, soon placed him at the head of the mercantile circle of Mobile; he became an extensive shipper of cotton, and was offered by Nicholas Biddle the Presidency of the Mobile branch of the United States Bank, but about this time having decided to come North and settle, he declined the offer. In the summer of 1835 we find him again in his native State, in the city of New Haven, and from this period the welfare and development of that section of the country claimed his devoted attention.

Mr. Sheffield's first connection with the public works of the State was his interest in the construction of the New Haven and North Hampton Canal. The success of the Erie Canal had naturally drawn the thoughts of capitalists in the direction of canal-making, and many short canals were opened and more planned throughout the country, which would never have engulfed the money of the discerning if they could have foreseen the approaching rivalry of the locomotive. Scarcely was the New Haven and North Hampton Canal an accomplished fact—pushed to completion mainly by the almost superhuman efforts of Mr. Sheffield, who had great and very embarrassing difficulties to surmount, both in the Legislature of his own and the neighboring State of Massachusetts, but also in overcoming the opposition of the farmers (where lands were to be acquired from private parties)—than he perceived that a new element was to enter into the calculations of profit and loss in canal property. But he spent no time in regrets, but promptly retrieving the error, if error it was, he sold out his canal stock, and turned all his energies in the direction

of the railroad systems. He was one of the most active in procuring the charter for the New Haven & New York Railroad, and also of the New Haven & North Hampton road; not only taking a large quantity of the stock, but as a director in the first and as president of the latter was an efficient and untiring worker for the interest of both.

In connection with his friend, Mr. Farnum, he now extended his horizon to the West, and obtained a charter for the construction of the Chicago & Rock Island Railroad, which has since been extended, and is now the "Chicago, Rock Island & Pacific." The road built under Mr. Sheffield's contract was completed at the moderate cost of $5,000,000, and had the remarkable merit of being built in a shorter time than the charter allowed by a whole year. This was perhaps the most profitable of any of his early business transactions. In 1856 he withdrew his official connection from this road, desiring to visit Europe, which he did, remaining abroad two years, declining also a re-election as director of the Mississippi & Missouri Railroad at the same period. Mr. Sheffield was one of the old school Democrats, as loyal and patriotic as his prototype, Jefferson; but during the early months of the late civil war the members of the opposite party found it difficult to believe that any Democrat could be "truly loyal;" they had an opportunity to test Mr. Sheffield's faith by his works. A certain military officer was searching through New Haven for a quartermaster's storehouse, suitable buildings for such a purpose not abounding in that compact little city; only two places met his views, one of these being owned by Mr. Sheffield, the other by a wealthy gentleman of different political sentiments; the officer first applied for the latter, but the owner refused his consent; forced then to apply to Mr. Sheffield, the request was immediately granted. "You are not only welcome to it," he said, "but if you needed them you could have my parlors for the same purpose," and he would have been as good as his word.

Mr. Sheffield had married in 1822, Maria, the daughter of Colo-

nel T. St. John, of Walton, Delaware county, New York. Of this marriage there were four daughters and two sons. One of these daughters married Prof. John A. Porter, of Yale University, which was probably the origin of Mr. Sheffield's unremitting interest in it. So early as 1846 he began that series of benefactions which ceased only with his life—not indeed then, for his will, in the hands of his executors, will cause the good work to be continued. His first large gift to Yale was a capacious building on the corner of Grove and Prospect streets, since known as Sheffield Hall; this has been twice enlarged and refitted, and is appropriated to the uses of the scientific department of the college; to this munificent gift was added a fund of $130,000 for the maintenance of professorships. Then followed a library fund of $12,000; the next movement of Mr. Sheffield in the interest of the college was his purchase of the famous Hill House mathematical library, at a cost of $41,000, and its transference to that faculty; then were donated in succession, a newly-erected building called "North Sheffield Hall," thoroughly furnished—this cost over $100,000; a gift to the Collier Cabinet of $2,700, with other contributions of various sums for current expenses, too numerous to mention. Nor was New Haven the boundary line of his benefactions; Trinity College, Hartford, shared in these gifts, as did also the Theological Seminary of the Northwest, situated in Chicago. The sum of his donations to educational institutions was not less than $650,000, without estimating the smaller sums continually dropping from his hands for contingent expenses. Seventy-five thousand dollars were expended by him in the establishment of the parish home in connection with Trinity Church, in New Haven.

One very pleasant picture of Mr. Sheffield's character should be mentioned in connection with these gifts; it is that he was not solicited for the money, but gave them spontaneously, freely of his own will, because he wished to do it; and another trait equally pleasant to the recipients was, that he never sought to obtain any control in consequence of his gifts, never forced his opinion on the

special application of the money, satisfied that those whose business it was, knew the needs of the college best. During the last ten years of his life, in addition to the large and incidental sums thus bestowed, Mr. Sheffield donated regularly $10,000 to the Sheffield Scientific School. Nor were these public gifts those which he most enjoyed distributing; a lady friend calling on him in reference to some charity, while awaiting his appearance, accidentally saw a list of his private charities to individuals and families, which amounted to $12,000 per annum. One baker in New Haven, for many years previous to Mr. Sheffield's death, had permanent orders from him to furnish a large number of poor persons regularly with bread. It ought not to be so very difficult for *such* "a rich man to enter into the kingdom of heaven."

From the frequency of his *largesse* to the needy, as well as his large possessions, he obtained the sobriquet of "King Sheffield," —and truly his nature was royal; he was a fine specimen of the gentleman of the old school, full of true courtesy, of gracious and charming simplicity; there was not the slightest taint of the parvenu in his bearing; he was tall, a fine figure, a handsome man even in old age; he stood erect, and almost to the last failed to show any signs of feebleness in his gait. He closed his long, peaceful, and prosperous career on the 16th of February, 1882, having reached the great age of eighty-nine; his widow and six children surviving him. His will disposed of property valued at $3,142,367, situated in Connecticut, besides real estate in Chicago, and in the South. His children are made equal residuary heirs, after ample annuities paid to his widow and others. After the death of the aged widow, the Sheffield Scientific School will receive the final bequest of an additional $339,000. Another valuable bequest was $100,000, in bonds of the New Haven & North Hampton Railroad Company, to the Berkeley Divinity School, in Middletown, Connecticut; some minor bequests amounting to about $50,000. His sons are George St. John Sheffield, of New York, and Charles J., of Cleveland, Ohio.

CHARLES F. CROCKER.

Mr. Crocker is Vice-President of the Southern Pacific Railroad, and is the son of the late Charles Crocker, called "the Crœsus of the Pacific States," and who was one of the original syndicate which projected the Southern Pacific Railroad. It was this gentleman of whom the story is told that he was exceedingly fond of repeating on all occasions that he was "a self-made man," and that after he became immensely wealthy he determined to take a trip around the world; using his favorite phrase to excuse any and every deviation from conventional rules of etiquette; and that, being on board of an English vessel passing through the Red Sea, where the heat is almost intolerable, he ventured so far with his independent notions as to take his seat at the table without his coat, remarking as he did so that "a self-made man did not need a coat with the thermometer at 120°." His proceeding raised an intense feeling of disgust among the passengers, who appealed to the captain to have this defiance of custom overruled. Mr. Crocker yielded to the suggestion of the commander to resume his coat, but not without one more note to the refrain as to his being "self-made."

A quiet old gentleman, who had been watching him with a somewhat severe eye, was heard to ejaculate, *sotto voce:* "What a responsibility the Almighty was relieved from when you made yourself." Mr. Charles F. Crocker not being so entirely self-made, is naturally more amenable to the usual requirements of good society.

Mr. Crocker's assessment on personal property in San Francisco sums up $19,187,000, consisting mainly of shares in the Cen-

CHARLES F. CROCKER.

tral Pacific and Southern Pacific Railroads; he also has a large interest in the Oakland Water Front Company.

His house is the last of the four palaces of the railroad kings, and occupies an entire block, surrounded by four streets. It is a spacious mansion, but is not admirable for its architectural style. The noble steps that lead to the main entrance, and the wide sweep of lawn, which is broken only by an occasional vase or ornamental plant, are its most attractive features. Within, the house is adapted for the giving of great entertainments, and is beautifully furnished. Mr. Crocker has a valuable collection of pictures, mainly the works of foreign artists of the modern school.

The only son of Mr. Crocker, Charles T., married Miss Easton, a niece of D. O. Mills, and he is the possessor of a handsome residence in San Francisco, presented to him by his father. Mr. Mills gave the bride a beautiful country-house at Menlo.

When Mr. Crocker died, his family consisted of his widow, this son, and one daughter, Miss Hattie Crocker, who is, with perhaps one exception, the richest young woman in the United States.

ELIAS HOWE.

When the world is ripe for a grand discovery or invention, there appears a discoverer or inventor. Unhappily, however, they do not always come singly or even in twos or threes, but usually in scores, each claiming to be the original; hence all suffer more or less from counter claims, and if there is one absolutely in advance of all others his life is usually made wretched, and years of poverty are entailed upon him by the opposition and obstructions put in his way before his claims are officially recognized; and any inventor may be counted happy who has not in some unfortunate moment of depression sold out his model for a trifle of money, to keep himself or family on hither bounds of absolute want. For thirty years Elias Howe's life was one long struggle with fate. Born in Spencer, Massachusetts, in 1819, one of eight children, his father, a miller and farmer, with no superfluous cash, little Elias, at the tender age of six years, was set to work to help earn money for the family's support. His employment was to stick wire teeth into strips of leather, which was then the somewhat primitive device for carding cotton. As he grew older he assisted his father in the saw-mill and in the grist-mill; but he was a delicate boy, unfitted for rough work, and suffered much in consequence; at the time when he was only eleven years old, he went out to work for a neighboring farmer, but was treated so unmercifully that he had to return home to the old work in the mill. Here he gained some idea of mechanical power which he put to use in later days.

When sixteen years old he went to Lowell and entered a cotton factory there as a learner; but at about the end of two years the financial panic of 1837 closed the factory, and he had to look elsewhere for employment. He had added some little to his knowl-

edge of machinery by his observations in Lowell. At this time his cousin, N. P. Banks, afterwards Governor of Massachusetts, member of Congress, and Major-General of the United States (volunteers) army, was at work in a machine-shop in Cambridge, Massachusetts, and thither Elias Howe went in search of work, and obtained it.

Some observing philosopher has said, that "a young man married is a young man marred." Elias Howe married at the age of twenty-one; with delicate health, and wages of nine dollars a week. Three children soon added to his embarrassments. Often unable to work, and when he did suffering extremely from exhaustion, his wife tried to eke out the means of living by taking in sewing. Elias watched, often with heavy heart, this weary process, and set his inventive faculties to work to produce a machine to relieve or expedite this monotonous labor; and, in 1844, had produced a model having a needle pointed at both ends, with the eye in the middle, and planned to work vertically through the cloth; he had intended to imitate the action of the human hand, but this proved unsuccessful. Then he hit upon the idea of using two threads, and forming a stitch by the aid of a shuttle and a curved needle, with the eye near the point. This was the germ of his final triumph, and, in the fall of 1844 (October), he had constructed a machine which could be practically used, though not perfect. In the meantime he was penniless, and had to go back, taking his family with him, for shelter in his father's house. His father had removed to Cambridge and was then engaged in the stripping of the palm-leaf by machinery, for the making of hats. Here, in a garret, Elias Howe persevered in the perfecting of his machine, but he had no money to get a proper model made, either to exhibit or through which to procure a patent.

At last a friend, Mr. George Fisher, offered him the use of a room in his house, with board for his family for the winter, and the advance of $500 to construct a perfect model, on condition of receiving a half right in the patent when obtained. Having no other resource Mr. Howe accepted these conditions. In May, 1845, he

made with his completed machine two woollen suits, one for himself and one for Mr. Fisher. He then secured a patent, but could not sell his machines. The tailoring trade of Boston rejected them on the ground that it would ruin their business, and other industries regarded them with equal suspicion; in brief he received plenty of compliments but no cash. Mr. Fisher became disgusted with the whole thing, and withdrew further aid. Mr. Howe took his family back to his father's house once more, obtaining for himself a position as an engineer on a railroad; but his hopes were crushed, and this depression of spirits helped to break down his health, and he had to resign. In 1846 he induced his brother Amasa to take his machine to London. Here an umbrella-maker offered to give $1,250 for the machine, and to pay Mr. Elias Howe fifteen dollars a week to run it: he went to England soon after sending for his family. Mr. Howe found the umbrella-maker oppressive and exacting, and stayed but eight months with him; he was obliged to delay his return for want of funds, and just as he reached home his wife died. His few household goods, which he sent in another vessel, were lost at sea.

Discouraged but energetic he obtained employment and was able to support his children. He soon found that in his absence his machine had been taken up by others, and was being rapidly introduced. He then commenced suits to defend his patent-right, which, after a litigation of four years, was decided in his favor in 1854. The era of his prosperity now commenced. He had entered previously into partnership with a Mr. Bliss, who had advanced him money; his partner died in 1855, and he now became the sole proprietor of his patent. His machine received the gold medal at the Paris Exposition of 1867, by which year his annual sales of "rights" to use his machine amounted to $200,000. In the war he gave large sums to the Union cause, and enlisted as a private in the Seventeenth regiment of Connecticut Volunteers. At one time he paid the whole regiment their delayed claims. He married a second time and died in Brooklyn, Long Island, October 3, 1877, a very rich man.

THEODORE A. HAVEMEYER.

Mr. Theodore A. Havemeyer, who is the present head of the largest sugar refinery in the United States, and probably in the world, is the son of Mr. William F. Havemeyer, who founded the large establishment in the Eastern district of Brooklyn (old Williamsburg). William F. Havemeyer, who was born in New York in 1807, was a well-educated man, though not a college graduate, as he left Columbia College in his sophomore year. At that time his father and an uncle were in the sugar refinery business in Vandam street, New York, where they had started their works in a small building twenty-five by forty feet and with one assistant. In 1823, when William was about sixteen, he became the apprentice of his father and his uncle, who were in partnership, and the latter of whom had learned his trade in England, and knew all that was known about it in his day. Young William worked with the men for five years, doing everything from passing coal for the furnaces to performing the most delicate and complex processes of the refining room. The business was even then very profitable, combining both the wholesale and retail trade, and at the old place in Vandam street ladies in their carriages might often be seen ordering from one to twenty "sugar loaves."

In 1828 Frederick C. Havemeyer was taken into partnership with his cousin William F. Havemeyer, and it was the latter who was in after years twice elected Mayor of New York. The firm-name was W. F. & F. C. Havemeyer, and this arrangement continued until 1842, when both of these gentlemen retired from business in favor of their brothers Albert and Diedrick. During the same year the father of William F. had died, leaving a very considerable estate, in the management and investments of which he occupied

himself for the ensuing twelve years; varied by some trips to the Southern States and to Europe; but rather wearying of this comparative inactivity, and desiring to see his sons well established in business, in 1855 Mr. Havemeyer decided to start anew in the old work of refining sugar. He took a partner, named Townsend, located the business in Williamsburg, and erected the original building which now forms part of the group of buildings occupied by the firm of "Havemeyer & Elder," on First street, near South Third.

In 1861 Mr. Havemeyer's son, George H., and Dwight Townsend were added to the firm; but George was unfortunately killed by an accident at the sugar works the same year; when another son, Theodore A., the subject of this sketch, was taken into partnership; and also a son-in-law, Mr. J. Lawrence Elder; and it was at this period that the firm-name became "Havemeyer & Elder." Subsequently, two other sons of Mr. Havemeyer became partners; Thomas J. and Henry O., and also a nephew, Charles H. Sneff. In 1868 Mr. Elder died; but no change was then made nor has since been made in the appellation of the firm. Up to about 1877 Mr. William F. Havemeyer continued the head of the firm practically as well as nominally; but since the death of the senior partner, Mr. Theodore, as the elder of the brothers, became the leading spirit. The buildings were several times enlarged; but in 1881 the central building was destroyed by fire, since which time it has been rebuilt on a truly gigantic plan; to carry out his designs, Mr. Havemeyer bought an adjoining building, nine stories in height, which was razed to the ground, so that the new building could be erected on a carefully considered plan, combining every possible modern improvement and convenience. These immense structures, from ten to thirteen stories in height, are erected on the East River front, between South Second and South Sixth streets, being connected by bridges for the convenience of workmen; they are built of brick and iron, with walls four feet thick at the bottom, and two at the top; the floors are also brick, formed of

flat-topped arches, supported by iron columns, beams and girders, braced to cast-iron columns, each of which will sustain four hundred tons. Nothing inflammable enters into the construction. So absolutely fire-proof are these buildings that Mr. Havemeyer does not insure them. Electric lights are used, and the furnaces are built outside, nearer to the docks. The filtering house is one hundred and fifty feet high. The capacity of production is about twelve hundred tons of sugar daily. The total cost of this series of great warehouses was $2,500,000. Mr. Havemeyer owns other refineries at the foot of South Ninth street and also North Third street.

In addition to these and other interests in the sugar line Mr. Havemeyer is the practical owner of the vast cooperage works, occupying an entire block between North Fourth and North Fifth streets, which is commonly called "Palmer's Cooperage." Close to this is Mr. Havemeyer's freight depot, which is used exclusively by the Erie Railroad, and so large is the business of this station that it ranks fourth in freight value of all the stations on the Erie road; though Mr. Havemeyer's freightage is far in excess of any other individual using this station, it is open not only to other business men in the eastern district, but also to other sugar-refiners who ship and receive goods at this depot; and from the increasing pressure of business it will soon become absolutely necessary for Mr. Havemeyer to extend its facilities. No trains enter this part of the city, but trains of cars are taken on and off by barge floats several times in the course of a day, and are tugged through the East river and round the Battery to Jersey City, whence the freight is distributed south and west; in this way it will be seen that the coopering business is a natural adjunct to the exportation of sugar: all the barrels thus being made at first cost saves a large item of expense in conducting this enormous business.

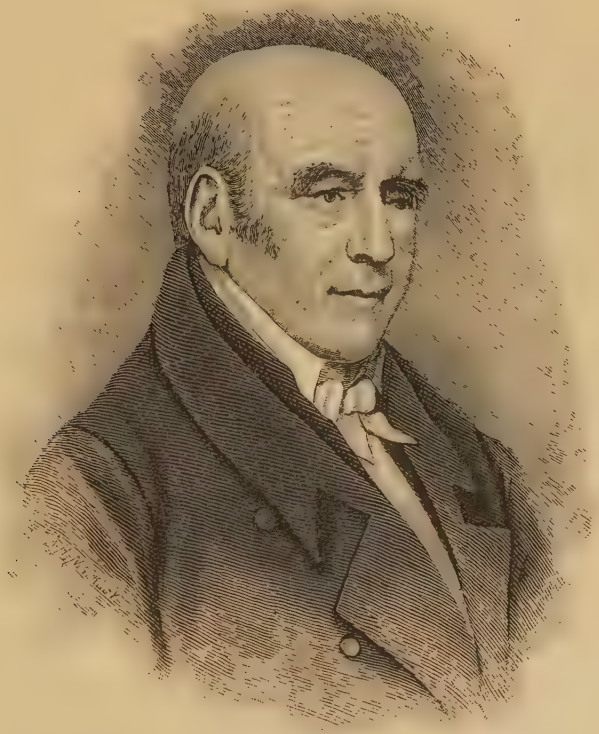
Mr. Havemeyer naturally leaves the details of this business in the hands of the younger members of the firm to a great extent;

indeed, he has been in Europe for a number of years as United States Consul to Austria, and when at home spends much time at his famous "Mountain-side Farm." This is one of the best known farms in the country, situated about two miles from Mahwah station on the Erie Railroad in New Jersey. At the close of a recent meeting of the National Agricultural Association in New York, a large number of the members went over the road to Mahwah to visit this splendid model of millionaire farming. In the midst of three hundred acres of level land stands the stately mansion of the owner, near which is a "village of buildings"—offices, stables, barns, etc., belonging to the place; the background is formed by a portion of the Stirling range of mountains, while the river Ramapo flows at the base. One striking feature of the farm appurtenances is a barn two hundred and sixty-three feet in length, broad in proportion, and through it runs a wide carriage-way; two wings, each one hundred and thirty feet long, help to compose this remarkable structure; under this triple roof is contained the silos, ice-house, dairy quarters, the machinery, etc. Steam is used for all the operations to which it is possible to apply it, and an ample supply of pure water is brought through pipes from the river. In the stable are permanently kept twenty-five high-bred horses for pleasure-driving and riding alone; but the fame of Mountain-side Farm is its dairy and the fine herd of cattle, all from pure Jersey (Channel Island) stock. Of these there are over one hundred, not reckoning calves: for a bull named Farmer's Glory Mr. Havemeyer paid $5,000, and others approximated to that value. The yearly sale of the colts and calves at this farm is always an event of public interest. No second-class cattle are tolerated on this famous farm, and probably there are not three finer cows in the world than Mr. Havemeyer's Sultane IV., Regina, and Coomassie. The agricultural community are greatly benefited when persons of wealth take to "fancy farming," as it is often improperly called. Scientific farming it is, and by the introduction of superior breeds of horses and cattle, and this distribution of their progeny by sale,

the standard is naturally raised among farmers of less wealth; while the extended scale on which experiments are made on such farms as Mountain-side, save men of smaller means from risking their capital uselessly; whatever is of value in improved modes of agriculture and stock-raising is first tested by the millionaire farmer, and all others are at liberty to profit by these experiments. Even in the matter of poultry this great farm furnishes a model by placing hens, not in a dark prison, but in light cheerful houses with glass roofs. Mr. Havemeyer is still in middle life, and likely to continue this beneficent work for many years to come.

STEPHEN GIRARD.

STEPHEN GIRARD, whose name is identified with the fame and prosperity of Philadelphia, was the son of obscure parents, who were natives of Bordeaux, France. His birth occurred May 24, 1750, in Bordeaux, France, and to his heritage of poverty was added a physical deformity that rendered him the butt of ridicule to his vulgar schoolmates, and made him acutely sensitive as to his personal appearance. He was eight years old before he knew that his right eye was blemished—the boys at the village school greeting him with the sobriquet "blind eye." His family were doubtless indifferent to the defect which caused him so much mortification in childhood, and was a source of bitter regret to him all the days of his life. Like Byron, whose deformed leg cost him the contentment of his life, he was intensely sensitive, and was not understood, perhaps, by his family. At least he exhibited certain defects of character in manhood which were and could only be the result of a loveless childhood. That he was a neglected child is gathered from the fact that when he learned of his misfortune through the jeers of his schoolmates, he went alone to a physician and sought his views regarding the extent of the injury of his eye —thus exhibiting a quality which distinguished him through life. But his courageous act resulted in naught, for his parents, either indifferent or prejudiced where they were ignorant, did not follow up the advice given and have the operation performed, which he was assured would remove the obstacle to his sight. The little lad took up his cross, inflicted by others, and however he may have suffered he tried no more to relieve himself. Life became irksome to him when he was ten years of age, and he left home before he was fourteen, and became a cabin-boy on a West India vessel.



STEPHEN GIRARD.

His unhappiness at home was due primarily to his disfigurement; and secondarily to the fact, that while he was quite young his father married again, and the children, of whom there were five, and he the eldest, naturally drifted away from the household, where a second family came in time to supplant them. Starting out as a cabin-boy with a "wall eye," as he was often reminded, he rendered life endurable by constant industry and a desire to improve his defective education. He studied practically, for he was impelled by the very sensitiveness of his nature to be practical, and by his hard necessities to crush the sensibility which was an impediment to his success. Stephen Girard had a substratum of poetry in his nature, and a refinement of feeling which, had it been acted upon sooner, would have developed into harmony his less attractive qualities. The mother hand was withheld, and the best that was in him was blighted. All his life he exhibited the drawbacks of a nature that lacked the traits which a mother only can first call into being. He was wanting in high appreciation of womanhood, and his glaring defects were those which a strong woman's love could have redeemed. These are not the sentiments which his biographers usually express of him, but they are true in fact and sound in theory. One cannot look upon the face of this stern, lonely man, as it appears in the portraits and busts left of him, and not feel a pang of sympathy for his lot. It was so lonely; so uncrowned with romance, or beauty, or bliss.

Before fourteen years had passed over the head of young Stephen he had adopted, naturally enough, the profession of his father, and began at the lowest round of the ladder as a cabin-boy. From that time till he was twenty-three years old he sailed between the port of his native town and those West India Islands belonging to France, during which time he became mate of the vessel on which he was engaged. He was then as competent to manage the ship as the captain himself; but by French law no youth below the age of twenty-five could assume that position. A license was procured for young Girard, however, by his father, who advanced the

means by which he was able to make his first trading venture upon the seas. At the age of twenty-four, a year afterward, the young Frenchman sailed for New York with a cargo of goods, and he reached that land which was to be henceforth the scene of his labors and his prosperity, in July, 1776. For two years he sailed as mate of a ship plying between New York and New Orleans, until, by a seeming accident, fortune drifted him into Philadelphia.

It was in this wise. Being entangled in a fog at the entrance of Delaware bay, as he was sailing northward, he found the only way to escape the British cruisers, which were infesting the entry of all American ports, was to make all speed up the bay instead of seeking the coast outside. Having secured a pilot his vessel went up the bay followed by a British man-of-war; but Girard was soon safe under the forts of the Delaware. But his occupation was now closed. Every harbor was blockaded, and young Girard was forced to settle down as a wine-bottler, to which business he carried that intensity, perseverance, energy, and industry, which had already become the leading qualities of his forceful mind. On Water street he rented a little store—that place which was his home from that period until his death. Wealth and fashion flowed by, taking other portions of the fair city for places of residence, in which comfort and luxury could blossom out into beauty—little cared he. To all that goes to make life attractive, smiling, joyous, "the old man," as he was called before he reached the age of thirty, was oblivious. He set every faculty to its utmost task in making a success of business.

The love of money became an overmastering passion, and for it he was compelled to sacrifice much that is necessary to a complete and rounded manhood. The successful development of any one faculty is only obtained at the expense of others.

And now comes the sad story of his married life. To the pump in front of his store came to draw water, among others, a bright, pretty servant-girl of sixteen, whom the young trader soon learned to watch for, and, in his own way, to love. In two months' time he

persuaded her to give up service and become his wife; she a fresh, gay, undisciplined girl; he a grave, preternaturally old, money-loving man, eleven years her senior. But Polly Lumm, had she preserved health and reason, might have made his life so different. She might have kept the domestic instinct alive in the bosom which grew hard and stern with the increase of years and of wealth. We have reason to believe so, because, to the end of his days, Girard loved children. Their prattle, their winsome ways, their baby unconsciousness, always pleased him. It was like a warm, glowing ray over a bank of snow; like flowers blooming in the cleft of barren rock. However, life seemed propitious for her, then. Eight years after marriage she became deranged and was placed in the Pennsylvania Hospital. The only issue of this ill-starred marriage was born while Mrs. Girard was insane, and most fortunately it died. During the years that she was an inmate of that institution (where she died thirty-eight years after their marriage, in 1815) her husband returned to his old occupation, and spent much time at sea. Meanwhile the country was at war with England, and Philadelphia suffered in common with all parts of the country. Girard took no part in the struggle, and gave his time to the business he had more closely now than ever devoted himself to. His brother John was in business in St. Domingo, and Stephen formed connection with the house he was associated with, and in order to extend his business took a partner. The plan did not prosper and he dissolved it shortly, and took his brother in with him. This arrangement no more than the first one suited him, and he severed his connection with his brother, between whom and himself no very cordial feeling existed. Girard was of an exceedingly arbitrary disposition, and he could not endure to be restrained or counselled by others. Until he was utterly alone in the world again his prosperity was not great. He made his fortune in a period succeeding 1786, and the foundation of it, though laid by his own hands, was strengthened by the large accessions he received through the insurrection of

the negroes at St. Domingo. He had two vessels in port at the time, and they became the repository of much valuable property which the planters intrusted to their officers for safe-keeping. Many of the owners of this property were massacred, and Girard found himself, when his vessels returned to Philadelphia, over fifty thousand dollars richer than he was before. With this addition to his fortune he set about building ships and increasing his wealth by expanding commerce between Philadelphia and numerous foreign ports. It is but fair to say that this statement has been denied by some authorities.

The yellow fever broke out in its most fatal form in Philadelphia, in July, 1793, and the city soon became a vast pestilential hospital. In the midst of the epidemic, when nurses could not be had for love nor money, Mr. Girard and Peter Helm, members of the committee organized to take active measures for the relief of the sick, volunteered to personally take charge of the hospital. Mr. Girard entered upon his duties the same day, and for sixty days he worked day and night in the discharge of his duties. Some years later the fever again raged in Philadelphia, and Mr. Girard again contributed largely of his means and devoted himself to the care and service of the sick. Such noble deeds are rare in the history of pestilences, and they were not forgotten by his fellow-citizens. Nothing won for the name of Girard such fame as did his presence in the hospitals at a time when every one felt afraid to remain in the city, and when the sick were left to die in many instances by members of their families, who were panic-stricken and fled through terror. Some divinity was in the heart of a man who could make such sacrifices for the good of his fellow-men.

In another light Mr. Girard's character exhibited some fine traits, such as one would not expect to find in one so fond of money and so indifferent to the mass of people. On the death of his brother John, he took charge of his three little girls, now left wholly orphaned. They were sent to good schools, their individual tastes were consulted, and his house was their home. Perhaps

it was through their unconscious influence that, as he gathered wealth, he began to fit up the old house in Water street, and make it less dingy and more habitable. Visitors came and went up the dingy staircase, and dined and wined with the grim old man, who was never happier than when feasting them on food of which he would never taste. Among these was Joseph Bonaparte, who frequently came to Philadelphia from his home in Bordentown, New Jersey. The young nieces attracted attention, and, no doubt, were forced to exercise their wits in order to secure the pleasures which are so natural and so necessary to the young. He cared nothing for recreation and amusements: why should they? He liked them, but they must disturb neither him nor the settled order of his life. It is even recorded that they slipped away, one or another of them, Cinderella-like, to entertainments and merry-makings, and were let in when all was over by the housekeeper, and their uncle never the wiser for it all. At ten o'clock he was in bed, and supposed they were. The world was made for work: what was not work was foolishness.

His life brightened a little as we contemplate it at his farm a few miles out of Philadelphia. There must have been something genuine about his tastes, for he seemed to love all things which grew and flourished about this place. When he visited there it was as no amateur. Driving out in a wretched-looking old gig, with a horse equally old and ill-favored, the millionaire went to work like one of the men whom he employed. He was fond of hard work and fairly revelled in it; he dug and planted, raked and hoed as if his life depended upon the labors of his own hands. Like everything else which he had to do with, he exacted from it cent for cent. It was no modern fancy farming, in which everything went in and nothing came out. He put into farming the same far-sightedness and intelligence which made him successful in anything which he undertook. And this is the secret of his success: he became a thorough master of the business in which he engaged. He was familiar with every detail; nothing happened

by chance; relying on his own judgment, aided by unusual powers of observation, rendered him cool, self-reliant, fearless. He exacted the most perfect obedience from those whom he employed; he was a veritable Shylock where business was at stake.

Meanwhile he established Girard's Bank, prior to the expiration of the charter of the Bank of the United States, which Congress failed to renew, and, backed by his millions, he was able to compete with the National treasury itself. He became the first banker in the United States, and by means of his wealth was able to sustain the public credit and preserve the currency. The business of the old Bank of the United States was transferred to his bank, and with a capital of one million two hundred thousand dollars, and the funds of the old bank, amounting to not less than five millions of specie, he commenced business under cheering auspices, and was the one prosperous man in a nation of people injured by the non-renewal of the charter of the National bank. He bought the banking-house and the cashier's house at less than one-third their cost, paying one hundred and twenty thousand dollars for them, and from the day of its establishment he assisted the country by enabling the government to re-arrange its fiscal affairs, and to its frequent demands for his services immediately following the suspension of specie payments. The integrity of the man was shown at this time of panic; he lost the advantages that would have accrued from another source, but his bank never refused to pay the specie for a note of his.

Previous to this time he was elected to represent his fellow-citizens in the Councils of Philadelphia, and he was at the time and subsequently a director of many public institutions. He gave his time to whatever was worthy the gift, and time was money to him, and these occupations were the only relaxation he had. The begging letters sent him, the many calls at his door for alms, were, as a rule, ignored. He had no patience with idleness and indolence, and his wealth brought him the sore trial of sycophants.

His fortune was a large one for his day; he died worth $7,500,-

000, but it is not a large one as fortunes are now measured. Nearly all his property was bequeathed to the public. To Pennsylvania he gave $300,000; to Philadelphia for local improvements, $500,000; for the different institutions of charity in and about Philadelphia, $116,000; and for the erection and endowment of his college he gave $6,000,000. His relatives and next of kin received $140,000; and he left annuities to persons in his employ; to his servants and to those of his captains who would bring his vessels safely into port. He also gave to the cities of New Orleans and Philadelphia 280,000 acres of land situated in Louisiana; but this land was subsequently lost to the legatees by a decision of the Supreme Court.

"Contemplating the humility of his origin, and contrasting therewith the variety and extent of his works and wealth, the mind is filled with admiration of the man, and profoundly impressed with the value of his example." "His person, his home, and his habits evinced the love of what was simple, and he was a devoted friend to those principles of civil and religious liberty which are the basis of the political fabric of his adopted country." The noblest act of his life was his thoughtfulness in giving to children a part of his wealth. It is this act that makes his name a living one among his fellow-countrymen to-day. Long years ago his body crumbled back to dust, but not while that magnificent college stands, or the thousands of lads who have enjoyed its benefits live, will he be forgotten. To go over its grand dimensions and see the orphans and half-orphans who are there learning to build their lives better than he was taught to direct his, is an inspiring sight. There are few more so in America. He never forgot his childhood or the sufferings he endured as a homeless boy, and he has made it possible for thousands upon thousands of lads to say, "We owe our education and our start in life to him who was once like us, 'a poor boy.'"

PETER McGEOCH.

In the month of June, 1883, the cities of Chicago, Milwaukee, Cincinnati, and even New York experienced a brief period of unwonted excitement, when it was reported that the great "lard king, Peter McGeoch," of the firm of "McGeoch, Everingham & Co.," had failed, with liabilities of over $6,000,000. If Mr. McGeoch was a man whom any financial misfortune could deprive of spirit and energy, we might properly leave him out of this volume; but though temporarily overwhelmed, if he lives, it is reasonably certain that he will reappear on Change and rebuild his fortunes, perhaps higher than before. He is of the irrepressible kind. He is of Scotch birth, being a native of Dumfrieshire, where he entered this breathing world in the month of May, 1833. He first appeared in financial circles in the West about 1856–57. He was then in Milwaukee in the grain trade, but afterwards took up the pork-packing business. In 1876 he was a participator in the famous "Lindbloom deal" in wheat, and was a heavy loser; but in '78 he engineered the successful "July corner," by which he made enormous profits. He was a very bold speculator, and since that time has been in several other deals, out of all of which he emerged with victory on his side.

Mr. McGeoch was at one time known in Wisconsin as the "Milwaukee Milkman." It seems he had been partly raised on a farm, which his father owned at Waterloo in that State, and there learned something about the care of cattle; but Peter did not see any money in that kind of life, and he started out for himself, taking a contract for hauling stone for the building of the State capitol at Madison. It was while thus employed that he became acquainted with one Van Kirk, with whom he formed a partner-

ship to buy and ship wheat from Fox Lake to Milwaukee, Van Kirk to remain at the latter city, and Mr. McGeoch to make his headquarters at the lake; this was about 1858. This partnership continued about fourteen years, during which period the firm was exceedingly successful, both partners making large fortunes; when, becoming bolder, they planned a corner in wheat, which proved utterly disastrous; the accumulation of years was swept away, and at the end of 1872 both were poor men again; Van Kirk retired from the struggle disheartened; but McGeoch fell on his feet, picked himself up, and started once more in the race, finally regaining a business footing. The partnership of Van Kirk and McGeoch had not been limited to dealings in grain: they did a general commission business, had a large pork-packing establishment, and McGeoch had besides several farms on which he kept fancy stock. When the firm went under, a fellow-countryman of McGeoch, a banker, named Alexander Mitchell, came to his assistance to the amount altogether of $100,000. It was while he was endeavoring to recover himself, after his failure in 1872, from which he had saved nothing except his farms, that he started an extensive milk business, running his wagons into Milwaukee; it was at this period that he obtained the sobriquet of the "Milwaukee Milkman."

Through the generous aid of Alexander Mitchell, Mr. McGeoch had so far recovered himself, that by 1875 he had paid off all his old debts, and his profits were rolling up into very large figures. It was not until 1880 that the firm of "McGeoch, Everingham & Co." established themselves in Chicago; and so large were the operations of the senior partner that to a great extent he controlled the market, and so persuaded was he that he could continue to do so, under all circumstances, that over self-confidence finally led him to engage in the "lard corner" of 1883, which brought on his last failure.

When, on the 16th of June, it was whispered on Change that Peter McGeoch was not putting up his margins, it was at first re-

garded as a canard; but when large sales began to be made "on account of whom it may concern," it was realized that the rumor was true—that the king of the "lard corner" had failed. The explanation was this: in buying for future delivery he had believed he could control the market; and when the lard that he had been four months accumulating for delivery in July, and which he believed was going to rise in price, instead of rising, when offered for sale in June, began to drop, for the reason that there was no real scarcity, it was all over with him. On the 15th of June, 1883, "July lard" was sold at $11.17½; on the 16th it fell to $10.65; then dropped to $9.05, and at last to $8.90; and over 300,000 tierces were sold on the account of McGeoch. The excitement was intense, and the panic may be partly imagined, when sales were made at the same time, within speaking distance of each other, with a difference of twenty or thirty cents for the same quality of goods; buyers and sellers lost their heads together. It seems that McGeoch's friend, Alexander Mitchell, the Milwaukee banker, had not approved of this "lard corner," and when McGeoch found himself going down, Mitchell, on whom he had relied, refused his help. He had forewarned McGeoch that the speculation was too vast. The depreciation on the 300,000 tierces sold for the lard king on the 16th of June was over $1,000,000. But this was not the limit of his losses, only one item among many; the accommodation which he asked from Mitchell and failed to get was $5,000,000. The effect of the failure in New York was very marked: at one time, within eight minutes, the price of lard fell ¾ of a cent in three quotations, an unprecedented fluctuation in that article. Colonel C. H. Smith, a dealer of twenty years standing, said that it was "the worst break he had ever seen."

It was reported at the time that "Uncle Peter" had saved absolutely nothing, that even his wife's interests had been sacrificed—voluntarily on her part—to raise money to pay his indebtedness. The feeling of the street it must be admitted was not very sympathetic; Mr. McGeoch had spared no one in his speculations, and

though always ready to assist a friend, in the matter of trade he used all the advantages which the rules of the exchange allowed. Over-scrupulousness was not his fault; but it is also true that he was square and honest in his dealings on the street, but his superior sharpness was their misfortune; he was not inclined to moderate his own financial skill to suit the exigencies of the weaker sort. It was in a measure his great reputation for shrewdness that led to his downfall. He felt that he had this reputation to maintain, and that the very boldness of his deal would tide him over any ordinary break in the market, though for some time previous drafts had been coming in at the rate of $150,000 a day. Thus the catastrophe had its preliminary warnings; only a week before the failure, $850,000 of the firm had been swallowed up in margins for settlement with banks outside of Chicago. Another item in the history of this great failure is the claim McGeoch makes that there was a conspiracy to ruin him; but the facts appear to be simply these: There is in Chicago, among other agents of English houses, a firm of very large dealers known as the "Fowler Brothers," from whom McGeoch had bought very largely, but who had declined his offer to go into this last deal with him; but when Mr. McGeoch found himself overloaded, he at the same time believed that he had also discovered that the Fowlers were adulterating their "prime steam lard." He made this charge publicly; they resented it, and used, as he says, "all their influence to injure his credit," and to prevent his obtaining the usual bank facilities; it is certain that the Bank of Montreal, in which they had influence, called upon him unexpectedly to "take up his lard," which meant that he must immediately pay the money which he had borrowed on 125,000 tierces of lard.

With his personal friends Mr. McGeoch rates high as a man of honor. One of the leading operators on Change said of him the day after the failure: "I do not believe that Peter McGeoch has against his record a single act of unfairness; and whatever he has done, or attempted to do in his business, he never stepped

beyond what he believed to be its legitimate bounds." He was not a man to make acquaintance readily with every new-comer, but is a true, firm, and reliable friend. Mr. McGeoch, though in business in Chicago, lived in the suburbs of Milwaukee, about four miles out of the city, in a house built about two years ago. It is situated on rising ground, commanding a fine view, and is nearly opposite the Soldiers' Home. There is a large stretch of land surrounding it, which includes a fine grove and a lake. His stable contained some very valuable stock. His family consists of a wife, three daughters and a young son, now about fifteen. His wife and daughters are brave women; though accustomed to every luxury, they were prepared to give up everything —their horses, carriages, and servants—the daughters assuring their father that they could work and earn their own living. Mr. McGeoch had been very liberal with his money, not only to his relatives but to others. He built a house at Toma, which he gave to his aged parents and a crippled sister. He has helped his younger brothers—for one of them he stocked a ranch in Kansas. The cashier of the Mitchell Bank, when asked what effect the failure would have on Milwaukee, replied: "I don't know that it will have any decided effect, but Mr. McGeoch has been a good man for the city, spending his money liberally in ways to benefit the public, and therefore, of course, we feel for him in this disaster."

In personal appearance Mr. McGeoch very much resembled the late President Garfield; he had a straight, commanding figure, high forehead and penetrating eyes, and wore his hair and beard, which were of the same color as Garfield's, cut and dressed in the same style as that of the Ohio martyr. The great lard speculator had expressed his intention of retiring from business the present year. The latest accounts from Chicago, up to the present writing, state that the creditors were prepared to compromise on a basis of fifty per cent. It is understood that Mr. McGeoch will devote his attention for the present to the

Milwaukee street railroad line, in which, as the projector, he is naturally much interested. The stock of this road was deposited in Mitchell's Bank as collateral for borrowed money, but the bank having taken no steps to secure the title, and wishing to deal handsomely by McGeoch in his trouble, will allow him to redeem the stock from the future earnings of the road; this property is very valuable, and will form a sound basis on which the bold speculator may once more hope to rise to affluence. A short time after the failure he said to a friend: "I am now about as poor as a man can be. If my best friend were in need I don't think I could raise $500 for him, but I am not dead by any means, and as soon as a full settlement is made, I shall go to work again."

EX-GOVERNOR JOSEPH E. BROWN.

Joseph E. Brown, long a resident of Georgia, but a native of South Carolina, is a type of character very little known, and less understood out of his own region of country, than almost any class of persons we have had occasion to deal with in these pages. To large numbers of Northern people the South is divided into three classes: the aristocratic, late slave-holding class, and "poor whites," and the negroes; this general classification might at some time have been true of limited sections of the country, but in the immense region stretching from the Atlantic to beyond the Mississippi, and from the Ohio to the Gulf, there have always been more or less Southerners who, while not rich, should never be classed with the "poor whites," as that phrase is usually understood; for the class we refer to are self-helpful, enterprising and industrious, and may be depended upon to rise above their early beginnings, and many of them through trade and commerce, or the professions, have gained not only positions of affluence, but of political and social eminence. Mr. Brown had few advantages in early life, and no hereditary wealth to rely upon, but he was ambitious in his youth, and managed to get a fair education in his native State, spending at least two years in advanced studies at an academy. His aim was to become a lawyer, but he must first earn the means to enter upon that study. After leaving the academy he removed to Georgia, and for several years taught school in the northwestern counties of that State, utilizing all his leisure time in the perusal of law books, and for some months was nominally in a law-office; as it was necessary to have had instruction, either in college or in a private office, before applying for admission to the bar, to which he was admitted in his twenty-fourth year.

Though Mr. Brown had easily passed the local examination, he was well aware that his legal education was deficient, and he applied the first substantial fruits of his practice to pay for his tuition at the Law School at Yale College, in Connecticut. Thus, having tested his knowledge among his peers, and followed the lectures there with diligence, he returned to the State of his adoption, Georgia, and entered upon the practice of law in good earnest. He was very successful, and naturally gained influence, not only among his clientage, but with the politicians of his county and Congressional district. When only twenty-seven (in 1849) he was elected to the State Senate, and three years later was one of the Electors who nominated Franklin Pierce to the Presidency. In his profession his rise was equally rapid, being appointed Judge of the Circuit Court in 1855, and many are the legends in that mountain district, where he presided, of "old Judge Brown's" rulings; though he was comparatively a young man, the word "old" seems a favorite prefix for any one in official station there.

Judge Brown was a Democrat of the most pronounced school, a firm believer in the doctrine of State Rights, as interpreted by the most rigid constructionists, and as such was elected Governor of Georgia in 1856, a period when the anti-slavery furore was at its height in the North, and when the South felt that all its material interests were being sacrificed under the pressure of a moral fanaticism which they could not understand. When the great conflict came, the "irrepressible conflict," Governor Brown naturally stood by his old doctrine of State Rights, and, believing those rights to be endangered, he took his stand with the advocates of Secession, and on that platform was elected governor in 1861, and again in 1863. He was always spoken of in the South as "the War Governor" of Georgia, and as such, during the war, his fame outreached the local boundaries of the State and became national.

During the continuance of the war Governor Brown applied all his energies, and, so far as he could, the resources of the State to the support of the Confederate government; there was never any

doubt where he stood, for he was never a man of half measures or timid counsels. So he was equally decisive when peace was declared. Then he took his stand with the dominant party: he saw, with his clear vision, that all the old order of things had passed away forever, and that all who would not be submerged in the revolution and the overthrow of political parties must be prepared to swim with the tide; opposition, he realized, would be as useless as senseless; he therefore, during the reconstruction period, came out boldly as a Republican.* It was soon after this change of base that he met with the only defeat of his life in the domain of politics. In 1868 he aspired to serve his State at Washington as United States Senator; the election fell in the Legislature of Georgia, and he was defeated, the successful candidate being Joshua Hill; before the people he always carried the "Joseph E. Brown" flag to victory.

Mr. Brown's disappointment at losing the Senatorship was soon obliterated in the new judicial honor awaiting him; he was shortly thereafter appointed by Governor Bullock Chief-Justice of the Supreme Court of Georgia, a position which he filled to his own honor and that of the State until the latter end of 1870, when he resigned for business reasons. Judge Brown had been a large investor in iron and coal mines, and the development of these, their productiveness and profit, turned largely upon the facilities offered of getting the ore and mineral to a market, the vicinity to a railroad station being the turning-point in values in all mining countries. About this time he was invited to take the Presidency of the Western Atlantic Railroad Company, in which he was a large bond-holder, and he resigned his judgeship in order to accept it, and thus put himself in a position to benefit his mining interests.

As Judge Brown's connection with the Republicans was a matter of State policy and not true affiliation, it is what might be expected that, under favoring circumstances, we should find him returning to the party of his convictions. Hence, in 1872, he was

nominated by the Democratic party in the Legislature and appointed to the United States Senate as successor to General Gordon, who had resigned. At the close of the term he was re-elected to his seat over a very popular candidate, General A. R. Lawton; and was again elected, his own successor, for the term ending in 1885.

Considering the number and importance of the professional and political offices filled by Mr. Brown, one would think his time would be amply filled by official duties; we find, however, as a matter of fact, that he was more of a business man than he was a jurist or a statesman. He has always been in business of some kind, and always of the paying sort. He probably took in the situation of the altered condition of the South more radically and completely than any man there who had been so pronounced a Southern partisan. One thing which helped him to this was the youthful buoyancy of his spirits; he had not suffered from the war in person or estate as many others; his money was not invested in cotton plantations, which might have been confiscated, or in slaves, which became "contraband of war." He saw a grand future opening out for the South under the new order of things, and was able to bury his prejudices, that he might make the most of them. He saw his own State of Georgia—a State that can grow a million bales of cotton annually—exporting that cotton to Northern States to be woven into textile fabrics, and he concluded that it was time to stop that wasteful process; he advocated the building of cotton-mills, and he has lived to see fifty of these structures erected and operated in Georgia, and paying from eight to ten per cent. dividends. Georgia is a well-watered country, with numerous waterfalls, and many of these mills are run by that inexpensive motive power; while lumber and grist-mills have grown in equal proportion. Everything which would help the material interests of the State was sure of his aid. He was an active projector and became the official head of the recent Cotton Exposition at Atlanta.

The project of the Cotton Exposition, as conceived by him, was not only for the benefit of his own State, but with the larger view of putting the whole South in its new and improved attitude before the people of all sections of the Union. Believing that there was much ignorance in regard to the condition of the late slave States, Mr. Brown thought at least to convince his fellow-citizens of the North that there was a new spirit of energy developing among his people, but little understood by those who had not travelled through the country. And he was right. Right, too, in his judgment that the Atlanta Exposition would do something to dispel the ignorance and prejudice which still brooded over this fair portion of the national territory. Among other objects of interest at Atlanta there was given a condensed statement of the productions of the various Southern States, and when Governor Brown saw business men of the North poring over such items (a few of which we shall give), he felt, as a citizen of the crushed Confederacy, proud of his section, which had rallied so wonderfully from the devastating footsteps of a four years' war. Among these interesting statistics, we note that Virginia comes to the front with a State steamship line direct to Europe; foreign capitalists have also invested millions of dollars in her iron and coal mines; thousands of acres have been put under cultivation, which have increased certain crops eightfold; she has thirty-five lines of railroads within her boundaries; she has a dozen cotton factories, and a hundred and fifty tobacco factories, with an increase of population of 300,000 in the last ten years. Georgia has three thousand miles of railroad; her factories are the most numerous of any single State in the South; population nearly 400,000 greater in 1880 than in 1870. Alabama has a large number of cotton-mills, paying excellent dividends, as do also her cotton-seed oil-mills. Her iron mines have been developed to the extent of creating several good-sized cities; one of these new cities has a population of 12,000; the output of her coal-fields amounts to a million and a quarter tons a year; the produce of her lumber-mills is nearly

nineteen million feet per annum. South Carolina also has her cotton-mills, and has created a new industry worth millions of dollars, in market-gardening, supplying the great cities of New York and Philadelphia with thousands of tons of fruits and vegetables. Phosphate factories stud her river-banks, and her State debt is being rapidly reduced. In Tennessee the great staple of whiskey has been cultivated with such energy that production has had to be suspended; in the year 1881–2 64,000,000 gallons were distilled, since which an agreement has been made by the leading distillers to keep the production down to 12,000,000 gallons per annum. In Mississippi there has been spent the last few years $20,000,000 in the construction of railroads. Texas is so rich as to be buying up and retiring her bonds, which are quoted at 140; and so the encouraging record reads, and it is to just such men as Governor Brown that this high tide of prosperity has followed the natural depression of the war. In his addresses to his fellow-citizens, he has urged upon them the fact that the future of Georgia and the whole South must hereafter depend not upon this crop or that, in the vague general way in which they formerly put their faith in "King Cotton," but in the individual enterprise and energy of the citizens, and he has met with a very hearty and encouraging response. He also advocates the instruction of the blacks—"since the franchise has been forced upon them," he says, "let them be fitted to exercise it."

Governor Brown is one of the most remarkable men which the South has produced; it has been very rare indeed for a young man with no social connections and no money to become a sextuple millionaire. His political success has been equally remarkable; he has never been beaten before the people, his only defeat having occurred in the legislature. Yet he was not a man constitutionally fitted to win the smiles of the multitude; he was originally very brusque, sometimes even rough in manner; and his style of progress was by main force of intellect, and not by finessing or flattering the prejudices of the crowd: he is a man of

and from the people, and in no sense represents the old slave-holding aristocracy. Another peculiarity is, that though now over sixty years of age, there is no trace of antiquated ideas in his composition; he is alive to every improvement, and radical innovations have no terrors for him. Though nearly forty years of age when the war of secession broke out, he manfully cut adrift from all the clogs and hindrances of the old Southern traditions when the right time came, and entered upon the new life with his people, as if the past had no existence. He lives for the present and the next future.

Since Governor Brown's election to the United States Senate, and his opportunity to mingle with people from different sections of the country has been enlarged, it has been observed that his naturally aggressive manner has considerably toned down, and though still as strong a partisan as ever, he can listen with more patience to the utterance of views differing from his own. He has made many enemies in his past life, but he will make fewer in the future. But even his political enemies are constrained to wonder at and admire his wonderful success. In person Senator Brown is tall and slim, with gray hair and whiskers, and he habitually uses glasses; but though on the wrong side of sixty, he is as ready for new plans and enterprises as the youngest man in Congress. He is very free with his money, and responds most readily to any appeal for aid. He lately gave $50,000 to the University of Georgia, and though by birth belonging to the old order of things, is in reality a representative man of "the coming Georgian." He is the richest Southern man in the Senate. The lowest estimate puts his income at $1,000 per day, and there are few Southerners yet who can equal that; but he is still in the way of adding to his $6,000,000, and it is impossible to foresee how many millions he may yet add to his ample fortune.

Although certainly the wealthiest man in Atlanta, and probably in Georgia, no one who passes his plain, unpretentious house on Peach Tree street would ever imagine it to be the home of a

millionaire, though internally supplied with every comfort, there is no indication of extravagance either in furnishing or attendance. He has no special hobbies, lives moderately, and seems to require no recreations or journeys "for his health," as is so much the fashion with people of means. There is no pretence or sham about him; in conversation he is clear and logical, and brings his sentences down with a sort of trip-hammer force, which would utterly discourage a weak opponent. The greatest lack in his composition is the absence of the element of humor; you may strike the hard rock of his common-sense and you will be sure to wake a solid, sensible reply, but never a spark of wit. He is not given to story-telling, nor is he a subject of them, which is a loss to the biographer but speaks well for him. Georgia may well be proud of her ex-Governor and present Senator, as he has a right to be proud of his State.

BENJAMIN BRANDRETH.

It is a very common thing for even intelligent persons to condemn all vendors of patent medicines as charlatans and unprincipled vampires, who coin money out of the credulity of their victims; but to those who knew personally the late Dr. Brandreth it was certain that no such suspicion could attach to him. He believed in his own remedy, and never took any other! His family also shared his good opinion of the "Brandreth pills." Benjamin was born in Leeds, England, January 23, 1809. His father having died a few months before his birth, he was brought up by his grandfather, Dr. William Brandreth, from whom he learned the uses and compounding of drugs, which he afterwards turned to such profitable account. When quite young, before his majority, he married a Miss Smallpage, who had a dowry of about four hundred pounds, which helped the young couple to start comfortably in life, but that was all; and Mr. Brandreth, as his family increased, turned his eyes towards America as promising a better future for himself and for them than the land of his birth could offer him. So he brought his family to New York, some six years after his marriage, and took apartments in Hudson street, where he commenced the manufacture, with his own hands, of his celebrated pills.

The success was phenomenal: in his little shop "he took in less than two years $90,000 over the counter." He now found it necessary to establish a factory on a large scale, and selected a site near Sing Sing, on the Hudson; and he then commenced that series of sensational advertisements which soon made his pills known throughout the civilized world. Of course he was annoyed, and to some extent injured, by the numerous counterfeits of his

B BRANDRETH.

pills which appeared, but he attacked these very vigorously and succeeded in driving them from the market.

In 1849 Dr. Brandreth was elected to the State Senate, and again in 1859, and to those inclined to sneer at "patent medicine men" we commend the following fact in proof of Benjamin Brandreth's high sense of honor in the fulfilment of his senatorial duties. On one occasion he was the only Senator who voted against a bill (which was very generally disapproved) and for which he had been tendered $50,000 for his support and vote! The newspapers of the day very justly styled him, in large type, "The Bold Brandreth."

About 1848 Dr. Brandreth bought out all of Mr. Alcock's interest in the popular "porous plasters;" this was not an immediate success, the ingredients not being properly mixed to insure just the right consistency; but after some few experiments the right composition was effected, and these became a great source of profit, when the fashion of taking pills for every human ill began to subside. Miles in length of these plasters are still made weekly, and the annual profit from the sales is not less than $100,000.

Dr. Brandreth was one of those persons who used his money freely in dispensing happiness to others; he was not only charitable in the common acceptation of the word, but took a real pleasure in helping individuals forward in life who had not his talent or opportunity for making money, particularly young men who needed a start, either to complete their studies or to commence business; and his later years were often cheered by news from his former beneficiaries, who wrote, perhaps from some distant State, thanking him for the early help which had enabled them to obtain positions of prominence and usefulness. To his employés he was a most generous and thoughtful master, and they were consequently much attached to him, and, aside from his immediate family, none deplored his loss more than those "factory hands," for whom he had always a kind word, and whose trials and sorrows he sympa-

thized with, not only in words, but in solid cash if the case called for it. He was a man of some culture, too; very fond of poetry, and familiar with all the best English poets, which his good memory enabled him to quote in the most apropos manner.

His home at Sing Sing, New York, on the banks of the Hudson, is one of the notable residences of that place. The place is a beautiful one, with handsome and extensive grounds, and near by are residences of several of his children. He identified himself with the town, and was a benefactor to it in many ways. As a citizen he was a model, and his death was a calamity to the people with whom he had so long identified himself in all good works.

Dr. Brandreth maintained unusually good health almost up to the hour of his death, and was thus in his own person an excellent witness to the value of his own wares. He died very suddenly, being found dead on the floor of his room without any previous illness, in 1879. His large property, with the exception of a few legacies, went to his family.

ROBERT L. STUART.

Mr. Robert L. Stuart, known throughout the United States as one of the most extensive sugar refiners in the country, was born in the city of New York, in Barclay street, July 21st, 1806. His father, Mr. Kinlock Stuart, was a manufacturer of candy in the city of Edinburgh, Scotland, who came to New York in 1805, and temporarily located in Barclay street. He removed the next year to the corner of Chambers and Greenwich streets, where he commenced anew in his former business of candy-making. Into this business he introduced as a leading principle, that he would use nothing which was not of absolute purity; and on this the successful growth of "Stuart's candy" business was based.

Mr. Kinlock Stuart became a rich man, according to the estimate of those days, leaving at his death in January, 1826, over $100,000. Of this Robert L. received $25,000; his younger brother the same; the residue, over $50,000, going to the widow. Robert L. was not yet of age; but he continued to conduct his father's business alone until January 7th, 1828, when he formed a partnership with his brother for refining sugar, as well as manufacturing candy, under the firm-name of "R. L. & A. Stuart," a connection which endured for over half a century. Four years later they introduced a great novelty into the business of sugar refining, much against the advice, it is said, of experienced sugar refiners; this was nothing less than the use of steam. This proved a success, notwithstanding the evil prognostications of such men in the business as the late Mayor W. H. Havemeyer. At this time the office of the young firm was located in Chambers street (No. 169), west of Broadway; this house became remarkable, as the first dwelling-house in which gas was used.

In 1835 the firm built a large five-story factory at the corner of Greenwich and Chambers streets, which was supplemented by one of nine stories some years later, on the corner of Read and Greenwich streets. The use of steam in sugar refining was still something to be wondered at, when, in 1834, Mr. Stuart exhibited at the American Institute Fair, held at Niblo's Garden, some samples of sugar made by the new process. The amount of sugar produced by the Stuarts at this time was almost twelve thousand pounds daily, all that the trade could then take. It was in every respect equal to the imported, though it could be sold for nearly half the price of the latter. When the new nine-story building was occupied in 1849, the rate of production was increased to the enormous figure of 44,000,000 pounds annually. The main building was connected by underground passages with three other buildings on the opposite side of Read street; and subsequently other large warehouses were built adjoining the first on Chambers street, the latter being used mainly for the storage of refined sugars.

It is now nearly thirty years since the Stuarts entirely discontinued the manufacture of candy; since 1855 they have confined their business exclusively to the refining of sugar; employing between three and four hundred men; and consuming from eight to ten thousand tons of coal annually.

The brothers Stuart were old-fashioned Presbyterians; religion was to them something more than a name: they carried it into their business, which was ever conducted with the strictest regard to honesty and justice, and they maintained the reputation their father left them of never using anything but the purest materials in their business. One peculiar custom which we suspect has few imitators they always observed; as each man was taken into their employment he was presented with a new Bible—a gentle hint that it would be well for him to be guided by its principles; but this was not the only present which an employé received, each and all being remembered by some suitable gift at Christmas or New Year's.

There were never any strikes among the workmen employed by the Stuarts, and probably no firm in the city had a more devoted set of men.

During the continuance of the civil war the Stuarts gave their influence and their money in support of the government; and when the first war loan was called for, they were amongst the most liberal subscribers to it.

As a proof of the large business conducted by this firm, a violent storm once offered curious proof by making public the fact, that when the Atlantic docks were unroofed by the wind, there was uncovered a million dollars worth of sugar belonging to the Stuarts; and for quality, none in the country surpassed, or perhaps equalled theirs; it is certain that the brand of "R. L. & A. Stuart" was accepted throughout the civilized world as representing exactly what it purported to be. These refiners were the first in the United States to introduce the cash system into that line of business, in 1861, and during the course of the succeeding eleven years, in which their sales amounted to $36,000,000, they did not lose a dollar by bad debts; no paper of theirs was ever protested, nor did they ever pay more than the legal rate of interest on borrowed money. After having worked together for fifty years and accumulated large fortunes, this gigantic business was voluntarily abandoned by the Messrs. Stuart, the refinery was closed, the machinery sold and the buildings leased for other purposes, in December, 1872. The younger brother Alexander had never married, and continued to live in his original bachelor quarters in Chambers streets, until the time of his death in 1879.

Mr. Robert L. Stuart had married early in life Miss Mary, daughter of Mr. Robert Macrae, one of the wealthy merchants of old New York; of this marriage there was no issue. At the time of Mr. Stuart's retirement from business he was in his sixty-seventh year, and thereafter the remainder of his life was devoted to deeds of charity and beneficence, not that the former part of his life had been devoid of them, for he and his

brother had jointly given away up to the period of Alexander's death the sum of $1,391,000. After this event Robert L. continued the good work, assisted and encouraged by his wife alone. The Stuarts did not, during the latter years of their life, make the amount of their donations dependent upon the amount of their annual profits, but set aside regularly a specified sum to be spent in charity or religious work. In 1852 $14,000 was thus set apart, and, later, larger sums. He was President of the Presbyterian Hospital, established by Mr. Lennox, and both he and Alexander were very large contributors to it. In 1880 Robert L. gave to this institution $55,000 at one time, and within the same year he gave $100,000 to Princeton College and $100,000 to the Theological Seminary at Princeton, and $50,000 to the San Francisco Theological Seminary. His widow subsequently gave $150,000 additional to Princeton College.

Mr. Stuart was for some years President of the Museum of Natural History in New York, and before his last visit to Europe he presented to that institution the famous Dr. Morgan collection of prehistoric stone implements, for which he had paid in 1877 the sum of $4,400. This collection was the nucleus of the valuable and extensive department of prehistoric archæology now open to students and visitors in the museum on Eighth avenue near Seventy-seventh street. Mr. Stuart resigned his presidency of this institution in 1880. He was President of the Board of Trustees of the Young Men's Christian Association. He also belonged to several literary, social and political clubs; was one of the founders of the Union League in 1861, and was also a member of the Century Club and others. He died on the 12th of December, 1882, at his old residence, after an illness of three weeks; up to which time he had retained an active interest in all the objects which had ever given flavor to his own life or which tended to the benefit of his fellow-men.

WILLIAM CRAMP & SONS.

THE immense ship-building concern in Philadelphia was founded by the late William Cramp in 1830, the yards lying on the shore of the noble Delaware river—one at the foot of Norris street, the other at the foot of Palmer street; and at the Palmer street yard is to be found one of the largest basin docks in the country. On account of the large ship-building interests concentrated on the Delaware in the vicinity of Philadelphia, this river has been compared to the Scotch stream on which sits the manufacturing city of Glasgow; but the comparison is fanciful: indeed, the Delaware could swallow up many Clydes, without any appreciable addition to its volume; and though the quantity of work performed on the latter tortuous little river is far greater in extent than on the banks of the Delaware, in regard to quality the American ship-builder has nothing to learn from his Scotch rival.

William Cramp had done much good work for thirty years before the outbreak of the war of secession, but it was at this period that the Philadelphia firm came into prominence as a builder of iron-armored vessels for the government, the navy-yards being unable to meet the sudden demand; the less so, because the style of ships for naval warfare now required were of an entirely different sort from those constructed by the employés of the United States previous to 1860. Cramp & Sons met the call of their country with generous promptitude, putting aside all other work till the government orders were filled. The first vessel thus built was the steam-frigate "New Ironsides;" then followed the monitors "Yazoo" and "Tunis," the screw-steamship "Chattanooga," of 3,500 tons, and the double-end gun-boat "Wyalusing."

In common with many American citizens, both at home and abroad, the Philadelphians deplored the disappearance of the American flag from the foreign carrying trade; partly, no doubt, with a view to profit, but also with an intense desire to wipe out this burning disgrace, a number of merchants combined to form a steamship line, to ply between their city and Europe. In this combination the Pennsylvania Railroad Company became a large stockholder, undoubtedly reckoning that they would increase their coal-freighting business when the line was in operation. It was determined to build four first-class vessels fitted for freight and passenger traffic, and the firm they selected to build them was that of William Cramp & Sons. The vessels thus built were the "Pennsylvania," the "Ohio," the "Indiana," and the "Illinois;" when the contract for these was made iron was low, but before the ships were completed it had risen thirty per cent.; nevertheless there was no attempt to draw back, or to make better terms; true to their old-time motto, "Time, Honor, Fidelity," the vessels were completed in the best possible manner, of the best materials, all of which was of American production, and put together by American mechanics. These vessels have been a credit to their owners and builders; they have made an excellent average speed, have done a good freighting business, and have carried nearly 100,000 passengers, for whose safety and comfort equally good accommodations are provided as on the European lines. Their capacity is nearly 4,000 tons.

Among the important vessels built by this firm were the two large steamers intended for the Pacific coast, named the "State of California" and the "Columbus," but which were bought before completion by the Russian Government, and rebaptized the "Europe" and the "Asia;" these vessels have two peculiarities—one is, an immense spread of canvas, and the other, extremely capacious coal-bunkers; the sail area of the "Europe" is 13,390 square feet, and that of the "Asia" 12,902, while the coal-carrying capacity of these steamers allows of twenty-four days consecutive

steaming, which is much above the ordinary average of European naval vessels—many of the English cruisers carrying no more than six days' coal. Other vessels, of whatever class, are constructed by this firm as faithfully as are the largest. At the Palmer street yard the Messrs. Cramp's basin-dock for repairing vessels is, with one exception, the largest in the country, and will take in a vessel 450 feet in length with a draft of twenty feet. In this dock are four centrifugal pumps, which will raise 30,000 gallons a minute.

The Cramps, beside their own great basin-dock, now control the immense Erie basin, at South Brooklyn harbor, of New York, the largest dry-dock in the world. The strength of one of the vessels built for Russia by Messrs. Cramp, the "Zabiaca," was tested in the English Channel, being run into by an English vessel, but she remained uninjured, and gracefully continued on her way to a Russian port, at the rate of fifteen and a half knots an hour. This firm have built 234 vessels of various classes; some of the old-fashioned wooden kind—sailing-vessels, clipper-ships, iron-ships, iron-screw steam-colliers, and pleasure steam-yachts. The famous "Atalanta," owned by Jay Gould, was built here, and now lies in her winter quarters (November, 1883) in "Cramp & Sons'" yard. This dainty-looking craft tested its strength shortly after it commenced plying between Irvington and New York, by running down another vessel without material injury to herself. The ordinary working force of this great establishment is 2,000 men, but in case of need 3,000 can work in these spacious yards without overcrowding.

AUGUST BELMONT.

THE name of August Belmont naturally brings to mind the subject of banks and bankers, a class of men who have done far more to advance the interests of civilization than they have ever had credit for. If one could imagine the entire obliteration of the modern system of banking, it would make clear to the mind what a vast benefit to trade and commerce has been the invention of bills of exchange, and the general *modus operandi* of banking houses. The substitution of a piece of paper for the solid metals has revolutionized the commerce of the world, and strangely enough, this great benefit originally arose out of the needs resulting from a great injustice. Looking back more than 500 years, we find two sovereigns of France successively driving the members of the Hebrew race out of that country; many of these fled to Lombardy, leaving such of their property as they could not carry with them in the hands of traders whom they could trust; and when travellers or foreign merchants journeyed back from Italy to the home they had left, and needed to draw money there, these Lombardy exiles gave them private letters directed to the holders of their property, out of which they were directed to pay such sums as had been negotiated for. At first this was done solely in a friendly and even secret way, but the convenience was so great that it soon became known and popular, and from this obscure beginning has arisen the great and beneficent system of modern banking.

Many years ago there was residing in the picturesque little town of Atzey, in Germany, a family of the name of Schoönberg (which means beautiful hill); for some unexplained reason this historical name became Gallicised by some of the modern branches

AUGUST BELMONT.

of the family, who preferred the smoother accents of the French translation, Belmont—meaning the same thing as Schoönberg; and to this branch of the original Schoönberg family belongs the famous banker of New York, August Belmont. When a young man, in 1837, Mr. Belmont was attached to the great financial house of the Rothschilds in Europe, and about that time there arose an occasion for some one to represent the house in America; the party originally selected for this service was detained by illness, and it was necessary to cast about for some one to supply his place; August Belmont was thought of, his youth only standing in the way; but he had already proven himself a clear-headed, shrewd, reliable person; there was no time to lose, and suitable agents were not to be found on every hand. The chief of the house sent for him. "We want some one to go to New York immediately; will you go, and if so, when can you be ready?"

"I can be ready and will go to-morrow," promptly answered young Belmont. This seemed to him an opening not to be slighted, and an opportunity that might never occur again. He lost no time in getting the few really necessary articles ready for the voyage, and early the next morning presented himself for final orders. Once located in New York Mr. Belmont soon grew to the place, and became identified with its material and political affairs, in which he still, happily, takes a deep interest.

On achieving his citizenship Mr. Belmont promptly identified himself with the Democratic party, to which he has adhered through the long depression of its fortunes, believing in its future through every fluctuation of its course. As long ago as 1856 Mr. Belmont was Chairman of the grand Democratic rally and barbecue held in "Jones' Woods," on which occasion the late Stephen A. Douglas was the oratorical attraction. In 1860 he was Chairman of the last National Democratic Convention held in the South, at Charleston, South Carolina, in 1860. In 1876 Mr. Belmont was a strong supporter of Samuel J. Tilden for the Presidency. Since that period Mr. Belmont has not followed

politics quite so closely as formerly, for one reason perhaps that his son, Mr. Perry Belmont, was coming to the front as a working politician. This young man, who had already made his mark in local politics, was elected to Congress by the First Congressional District of the State of New York in November, 1882. In the next Congress he soon signalized himself in a somewhat chivalrous fashion in his tilt with Mr. Blaine on the matter of the Peruvian investigation, throwing himself into the breach against the popular senator.

Bankers are of course subject to a great many applications for money for objects which can by no possibility render them a return commensurate with the risk. People with all sorts of wild projects have at times applied to Mr. Belmont for aid. Inventors with impractical machines, speculators with the most flimsy of securities, obscure little towns or villages, emulous of imitating richer neighbors in building some public work, come to the great banker fully expecting to go away with their pockets filled with gold and their heads crowned with glory at their successful negotiation. Many amusing incidents might be related in this connection did but space permit.

Mr. Belmont married about 1843–4 the daughter of Commander Perry, who was at the time Commandant of the Brooklyn Navy Yard, and the wedding took place on United States government ground, within the precincts of "the yard,"—Commander Perry's residence being then located a short distance from where the Lyceum building now stands; through this marriage Mr. Belmont's children are related to Commodore Oliver Hazard Perry, "the hero of Lake Erie"—his father-in-law, the commandant, having made his mark in the Eastern seas, in Japanese waters.

Mr. Belmont's office is not on Wall street, but close to it, on Nassau, where that street debouches into Wall, opposite Broad, and almost within sound of the roar of the Stock Exchange; his winter residence is on Fifth avenue, but his summer residence is less fixed, Saratoga and Newport, etc., making their claims upon

him, alternating, particularly earlier in life, with trips to Europe; but he has a very famous stock-farm on Long Island, lying between Babylon and Hempstead; it is a lovely place, under fine cultivation, and is the more remarkable because the land had been ever since the settlement of the island classed with the bad lands, or "barrens," as that section of the plains was called in the local vernacular. These Hempstead plains, or "barrens," have been covered time out of mind with scrub-oak, and were looked upon as nearly worthless, but Mr. Belmont has shown that they only need ordinary care and culture to become most productive and profitable. This farm, with the stock, is estimated to be worth a quarter of a million of dollars; near it, at Hempstead, his son, August, has a residence; he keeps a stable of racing horses and polo ponies, and is a prominent member of the fox-hunting association, known as the "Meadow Brook Hunt." Mr. Belmont's wealth is estimated at $10,000,000.

ALVIN ADAMS.

THE history of the express business in this country dates from 1839, in which year William F. Harnden, the "original expressman," transported his first packages in his pocket. He received his earliest inspiration and encouragement in his undertaking from James W. Hale, who really originated the idea, and was the first man who was a messenger for the public in the United States. He confined his attention to letters only, making his rates much lower than those charged by the government, and thereby ultimately causing a reduction in the price of postage.

The inauguration and initial work in the express business was performed by these two men, and Alvin Adams, the third member of the triumvirate, developed its resources.

Alvin Adams, like many another successful man, began life a poor boy without much education or any influential friends. All that he became, and he was not only a successful business man but a good and generous one, he owed to himself. Born in Vermont of poor parents, he early was left an orphan and compelled to earn his own support. He was a country boy, brought up on a farm and early inured to work, but he was strong and of excellent constitution, and labor was not a cross to him. Working with one's parents and for strangers are quite different things sometimes, and young Adams decided that he would not be a farm-laborer but would go to Boston and seek his fortune. There was that in his make-up that made him friends among strangers, and he was not long in the great city before he had found a place. His first position was an humble one—that of office boy in a hotel—but it was a stepping-stone to him to higher things. He made himself useful to the proprietor, and after several years he was

promoted to a clerkship. The Lafayette Hotel in those days was a centre of business in one sense, for from its doors started the stages which carried the United States mail, and as this was before the days of railroad the going and coming of the stages was an important event. Young Adams was temperate and industrious, and of pleasing manners, and was soon of invaluable service to his employer. For a few years he worked as a clerk, and then decided to go into some business where he would be more independent and have greater opportunity to make more than mere wages. The stables of the stage companies were near the hotel, and he had been thrown much with the stage-drivers, whose business he much liked. The stage-drivers in New England in that day were very important personages in the community. They were usually persons of character, and their calling was a most responsible one. To them was intrusted the transaction of all kinds of business, from a message to paying notes due and buying merchandise for households. Ladies travelling alone and children on their journeys to and fro to boarding-schools were placed in their care, and the stage-driver was consulted for the news even by the village domine and "squire." It is likely that Adams pined as much for the out-of-door life as for the emoluments "of the box;" at any rate he applied for a position as driver, and was persuaded not to take it. The stage-agent, who knew him well, prevailed upon him not to become a stage-driver but to strive for something better, and after a struggle with himself Mr. Adams gave up the idea, perhaps to his regret afterwards, for he was clearly unfitted for the business he engaged in and was unsuccessful in it.

He opened a family-grocery, and from it went into general produce on a more extended scale, and failed for every dollar he was worth. He was richer only in experience, and had to begin the world again as poor in money as when he first started out. He had, however, made strong friends, and was wise in the determination not to give up and be submerged by misfortune. His recuperative power then and always throughout his long life was great; he might

fall down, but he was certain to be up again undismayed even if hurt, and his hope buoyed him on over difficulties that would have turned back less courageous workers. When fortune smiled again upon him he paid his creditors every cent due, and thus permanently established his reputation as a true business man. In the meantime, however, he worked very hard without any capital, and supported himself only by the most rigid economy. At that time William Harnden had successfully established the first express business started in New England, and Adams decided to engage in the same occupation. He proposed to make business for himself, and supposed his intentions would be understood and indorsed by the public. The express business, unlike any other, was looked upon as the exclusive monopoly of the man who founded it, and Adams found himself compelled to contend against prejudice and abuse from all sides, in addition to the legitimate difficulties incident to the establishment of a new undertaking.

Harnden himself felt aggrieved, and his friends argued that there was only employment for one man in the business, and the public owed it to him to sustain him against interlopers. Such a position was not tenable, as Adams well knew, and he persisted in his determination to follow the pursuit. He had no funds, and entered into a partnership with P. B. Burke, under the firm-name of Burke & Co. After a few months of up-hill work Mr. Burke retired from the business, and Mr. Adams continued alone, doing all the work of messenger, cashier, receipt-clerk, label-boy and porter. It was not a herculean task, though it combined so many occupations, for the reason that all the business he did for some time he could have carried in his hat. Later a valise was necessary, and when his business reached such dimensions as required a trunk, he felt that fortune was indeed smiling upon his efforts.

When once he had demonstrated the fact that there was room in the world for two expressmen his patronage rapidly increased,

and with it greater facilities. He hired first one and then two assistants, and finally had three persons in his employ. Meantime Harnden, occupied in other business enterprises, had not been sufficiently enterprising to keep his young and shrewd competitor in the background. He did not believe that the business would ever assume very large proportions, and he was content to keep on in the old way, making no additional effort, and offering no fresh inducements to the public to patronize him. It is doubtful if Adams himself had any conception of the extent to which the business would be extended in a few years and ultimately, but certainly Harnden did not, and he permitted Adams, whose sagacity and clear-headedness made him many business friends, to wrest from him much of his custom. Others, seeing that a rival could succeed, entered the field, and soon there were other expressmen competing for business.

At first Adams' business was limited to Boston, Worcester, New London, Norwich and New York, but in 1843 it was extended, and Mr. Ephraim Farnsworth became his partner, and was at the head of the New York office. A wagon was purchased for use in Boston, and, most fortunately for Mr. Adams, he had for a driver a man who had made himself a popular reputation as a stage-driver. This man, Samuel L. Woodard, was invaluable to him, and for many years served the young expressman with indefatigable zeal. He was richer than Mr. Adams, owning several farms, and might have rested from active labor had his wish been to do so. He loved to work, and was an ally needful to the success of Mr. Adams, whose enterprising and pushing characteristics made it essential for him to have others who could be relied upon to do routine work. Through all these years Mr. Adams resided in Boston, happily surrounded by his young family, and having charge of the office there. His partner in New York withdrew from the business, and Mr. Adams remained alone. He was not a man to have partners unless he had the place of authority, for he was too strongly individualized to be controlled or hampered

by more conservative men. When a company was formed he took in the young men who had served him well, and nearly all of whom are still associated with it. His two sons grew up in the business and are still at the head of the company.

When the war broke out the Adams Express Company was at the head of the express business in this country, and it had branch offices throughout the North and South. Three large companies were in existence, but none were so prosperous as the Adams, and hence the government, in its preparations for war, utilized this organized power, and the company became identified with it. For five years, succeeding the firing upon Fort Sumter, the Adams Express Company was a national blessing, carrying comfort to the sick and the wounded, returning to homes the bodies of those whose battles were over, and delivering to absent ones in the field remembrances from the loved ones at home. On every battle-field were express messengers, and in the front, with the foremost, were the agents of the company, hastening forward to make arrangements for the despatch of business.

Mr. Adams lived until 1877, when he died on the 2d of September, in the seventy-fifth year of his age. He was a man of great urbanity and genial benevolence. He lived in his beautiful home at Watertown, near Boston, surrounded by his family circle, which had much diminished in numbers in the later years of his life. In the enjoyment of the respect of his fellow-men, abundantly supplied with riches honestly won, and at the head of a business which gives employment to thousands of working-people, and is respected throughout the length and breadth of the land, his life was a fortunate and happy one, and blessed in many respects, through his own efforts mainly, beyond the average lives of men.

HON. WILLIAM G. FARGO.

In the year 1831, if a traveller had happened to be riding over the country roads between the town of Pompey, New York, and Apulia, passing through Waterville, Maulins, Oran, Delphi, and Fabius, he would have been pretty sure to meet on the way a small lad on horseback, hardly more than a dozen years of age, guarding with care a large leathern bag, riding as quickly as the quality of his horse would permit, and as intent upon his business as any "grave and reverend Seignior" could have been. This boy was William G. Fargo, and the contents of the leathern bag was that part of the United States mail destined for the section of the country through which he rode. Evidently highwaymen were not habitues of that section of the country or the mail contractor, Mr. Daniel Butts, of Pompey, would not have intrusted the mail matter of a forty-mile circuit to this mere child; neither could William Fargo have been an ordinary boy; he must have been prompt, reliable, trustworthy.

William Fargo's most remote ancestor in this country was Moses Fargo (sometimes written Firgo), who came from England to Connecticut about 1670, settling in New London. His great-grandson, William C., fought with the patriots in the war of the Revolution, and obtained at least a local distinction by his devotion and bravery; after the peace settling down as a farmer, to which he afterwards added the business of distilling. His son, the young mail-carrier, was born on May 20, 1818, after the family had located in Pompey, Onondaga county, New York. A great deal of work and very little schooling filled up the measure of his days until his thirteenth year, from which time forward business of some kind occupied nearly all of his waking hours; and perhaps no

form of work which a boy could do was so well calculated to impress upon a youthful mind the prime conditions of all successful business, the necessity of certainty and despatch. The mail he was intrusted with must be delivered every day precisely to time; no storm, or heat and cold, could be considered, no holiday regard, no circus must detain the mail-boy from his route; in this engagement he learned once for all that when a contract is made it must be fulfilled. Seeking a more remunerative employment we next find him assisting in the country store and tavern of Ira Curtiss at Waterville, where he attended a term or two of evening school and learned to keep accounts. From thence, in 1835, he went to the larger city of Syracuse with Messrs. Hough & Gilbert, grocers, with whom he remained a year; when, receiving the offer of a better salary, he entered the service of another firm in the same trade, Messrs. R. & W. Heninan; here he remained three years, afterwards engaging in the forwarding house of Dumford & Co.

In January, 1840, Mr. Fargo married Miss Anna H., daughter of Nathan Williams, one of the earliest settlers of Pompey. He now decided to cease clerking and to commence business for himself, and inviting his brother Jerome to join him, together they opened a grocery and provision store in Weedsport: they afterwards added a bakery, but the firm did not make a success of it, and William removed to Auburn, where he shortly after accepted the freight agency of the newly-completed Auburn & Syracuse Railroad. Two years later saw his entrance into the express business, with which he was ever after identified. In 1842 he was engaged as messenger for Pomeroy & Co., who had recently established an express line between Auburn and Buffalo. At this period the railroad was only completed to Batavia, and from that point westward packages "per Express" were forwarded by stages. The next year Mr. Fargo removed to Buffalo, having accepted the agency of the express company at that city.

Mr. Fargo appears to have had a mind admirably adapted for

the large business he finally undertook, and most of his occupation through life had been directly or indirectly a preparation for it, and though hitherto it had been conducted principally by local companies, Mr. Fargo saw, even in this, its incipient state, the great expansion of which it was capable, and he felt an internal conviction that in his own hands he could organize a service co-extensive with the nation. The principal drawback to the realization of these thoughts was lack of capital; however, in 1844, he formed a partnership with Mr. Henry Wells and Mr. Daniel Dunning, and organized an express line from Buffalo to Detroit, via Cleveland, thus introducing the express system into what was then the "Far West." The firm-name of this trio was "Wells & Co.," hence it may be inferred that what little capital there was Mr. Wells furnished the greater part; but neither of them had much—a few hundred dollars apiece was the utmost of their resources. The enormous railroad system of the West, as we see it to-day, had yet to be born. In 1844 there was only one railroad in Ohio—that from Sandusky City to Monroeville, and one in Michigan, between Detroit and Ypsilanti, consequently nearly all the expressing business was done either by steamers or stages: the former in summer, the latter in winter.

The company attracted business by the certainty and safety which they guaranteed: promptness was their motto, and in less than two years their line was extended northwest to Chicago, Milwaukee, and Galena, and south to St. Louis. Mr. Dunning withdrew from the firm at the end of the first year, and at the end of the second Mr. Wells sold out his interest to Mr. William A. Livingston—the firm becoming "Livingston & Fargo." In the meantime other express companies had sprung up; among the new firms were those of "Johnson Livingston" and "Henry Wells;" that of "Butterfield, Wasson & Co.," and that of "Livingston, Wells & Co."—these were all running more or less to the injury of each other and of "Livingston & Fargo." A consultation was held in 1850 by representatives of these different

companies, and in March of that year the "American Express Company" was formed, consolidating the interests of all these parties: Henry Wells became the first President, and William G. Fargo the first Secretary, which offices they respectively held until December, 1868, when the American Express Company was consolidated with the Merchants' Union Express Company, of which Mr. Fargo was elected President, which position he held during the remainder of his life.

The company organized in 1851, under the name of "Wells, Fargo & Co.," commenced the express business between New York and San Francisco *via* the Isthmus of Panama, with branch lines on the Pacific coast, continuing until the opening of the Union and Central Pacific Railroads, when the ocean service was abandoned for the more direct and speedy route. Of this company Mr. Fargo was a vice-president and director. In 1857 the United States Government solicited proposals from the express companies for conveying the mails from St. Louis to San Francisco *via* El Paso, Texas, Fort Yuma, and San Diego, known as the Southern route; for this purpose the several existing companies organized as one, under the title of the "Overland Mail Company," and this arrangement for conveying the mails over the route designated was maintained until 1861, when it was interrupted by the war, and the company was dissolved. This same year Mr. Fargo was elected Mayor of Buffalo, and was re-elected in 1863. Personally he was a Democrat, but in the administration of his office there was visible no undue partisanship, his superior business qualities and broad generous spirit of his civic administration winning for him the approval of all parties.

"Fargo, Wells & Co." had a capital of $18,000,000. They maintained 2,700 offices in all parts of the Union, their army of employés numbering 5,000 men, including 600 messengers. Besides his forty years at the head of the express business of the country, Mr. Fargo was for some time a Director and Vice-President of the New York Central Railroad, and was a Director and

large stockholder of the Northern Pacific Railroad; also of the Buffalo, New York and Philadelphia Railroad Company, and was financially interested in the Buffalo Company, and the McKean and Buffalo Narrow Gauge Railroad. Besides these large railroad interests he was a stockholder in many manufacturing concerns in different parts of the State. When Mr. Henry Keep resigned the Presidency of the New York Central Railroad, the office was tendered to Mr. Fargo, but he declined it on account of his numerous other engagements. It was his brother, Jerome F. Fargo, that was for so long a time Superintendent of the American Express Company, and who died in January of the present year (1883).

Mr. William G. Fargo was a man of fine presence, nearly six feet in height; he had regular features and a pleasing expression of countenance, although he looked older than he was; the traces of incessant care had left their marks upon his brow in middle life, and also tinged his hair with gray prematurely. Previous to his last acute illness, Mr. Fargo had been out of health for some months, and in February, 1881, he took a trip South, hoping to benefit by the change. He had a farm at Aiken, South Carolina, where he spent some time, and also visited Fortress Monroe, not returning North until May. Reaching his home at Buffalo in July, he died on the 3d of August. He left a widow and two daughters.

H. B. CLAFLIN.

PROBABLY no merchant in the line of dry-goods is more widely known by name in the United States than that of Claflin. For many years there was a rivalry existing between him and the late A. T. Stewart; but they finally diverged somewhat in the prominence of certain lines of goods, Stewart tending to the finer productions of laces and silks, while Mr. Claflin made more prominent the heavier staple articles; then, too, Mr. Stewart never abandoned the retail trade, which Claflin gave up many years ago.

Horace B. Claflin was born in Worcester county, Massachusetts, about 1810, and was educated in the public schools of that commonwealth, which has at all times, and in every portion within its borders, provided a good elementary training for its youth. When quite a young man, Horace Claflin was in the dry-goods business in the city of Worcester, Massachusetts, the firm being known as Claflin & Daniels; but Worcester was at that time too much of a "pent-up Utica" to satisfy the expanding visions of the young merchant; a few years later we find him in Cedar street, New York, in partnership with a Mr. Buckley, occupying as a store the lower part of a four-story dwelling-house. It was very common then for even well-to-do merchants to live over their stores; and it was not unusual for them to receive the younger clerks into their family, where they could look after their morals, and see that they kept good hours. Mr. Claflin belonged to this steady, substantial class, who was in no haste to rush into display, or to let the world too early into the knowledge of his growing bank account.

Enterprising, energetic, and quick to perceive the changes affecting business, he was not long in discovering that Cedar

H. B. CLAFLIN.

street, opposite the old post-office, was not exactly a prime location for dry-goods. After the "great fire," a great many merchants in that line who had located in Pearl street and the vicinity of Hanover Square, began to push over to the western side of the city, many like Mr. Claflin making a settlement on Broadway. It was here that "Claflin & Mellen" first halted on their progressive movement up-town; for many years their store was located in the Trinity building, then recently erected, and this was considered an excellent site; but the dry-goods business had no abiding-place there; all that part of the city was soon needed for offices; and Mr. Claflin having greatly prospered concluded to build for himself, and the elegant and commodious store on West Broadway, corner of Worth street, was erected. The retail business was abandoned with other great changes, and additional lines of goods introduced; instead of dealing exclusively in dry-goods, boots and shoes, Yankee notions, and other novelties were introduced, so that it has been said one may go in at one side of Claflin's empty-handed and come out on the other fitted up with everything one needs to wear, and almost everything one needs to use. It is one of the largest concerns in the world.

About 1848 Mr. Claflin took up his residence in Brooklyn, of which city he has been a resident ever since, except during the summer months, when he resides either in Massachusetts or in a suburban villa north of New York city. His "legal residence," so far as the assessor's books are concerned, is not, however, in New York or Brooklyn. For some years he occupied a comfortable modest dwelling in the latter city, but a few years ago he built on Pierrepont street one of the most costly and substantial residences in the city. It is of brown-stone, forty feet front and four stories in height; the entrance is in the centre, being flanked by a swell front on each side. It is a very massive building, and the lots upon which it is built cost an old-fashioned fortune. One of the lots was owned by Mr. Claflin's neighbor, Mr. Samuel McLean, who was very unwilling to sell, and refused to negotiate for a long

time; the lot in its maximum price was valued at $15,000, but Mr. Claflin could not build his house on the magnificent scale intended without this additional lot. At last he said: "Will you take $40,000 for it?" The offer was too good to be refused, and the result of the concession is a stately dwelling of which any city might be proud.

A great part of Mr. Claflin's business has been selling to jobbers and tradesmen scattered all over the United States, and notes on time have been constantly taken in whole or part payment for goods, but with these notes have been taken many mortgages on real estate as security. Of course in many instances the purchasers have failed to pay on time; and this explains the remark often heard that "H. B. Claflin owns land in every State in the Union," for, in the course of years, a large number of these mortgages have had to be foreclosed. Mr. Claflin has few, if any, eccentricities; neither is he given to cultivating hobbies of any kind; if he has a pet indulgence it is in his supreme friendship and devotion to Rev. Henry Ward Beecher, one of whose parishioners he has long been. Plymouth Church would indeed be shorn of one of its prominent ornaments should the venerable head of H. B. Claflin be missed from that prominent pew in the middle aisle. Mr. Claflin is a steady financial supporter of the church, and also does his share towards aiding literary and art institutions in Brooklyn; and charitable institutions rarely fail when they call upon him for help. Lately he has been interesting himself in trying to secure a system of cable-traction railways, both for the city and counties of the State of New York, and upon the presentation of a petition headed by him, Mayor Edson has recently appointed five commissioners to consider the feasibility of the proposition. His business transactions several years ago reached $33,000,000 per annum, and has been increasing ever since.

JOHN D. ROCKEFELLER.

JOHN D. ROCKEFELLER is the Aladdin of to-day—the organizer of that mysterious and mighty syndicate, the Standard Oil Company, which yearly brings $66,000,000 to this country in exchange for oil that it exports, that lights the sacred shrines of Hindustan with the brilliant product of the wells of Pennsylvania, to the exclusion, utter and absolute, of the indigenous vegetable oils; that has seized the gas monopolies by the throat and forced cheaper light for the people; that has brought the gnomes of mines and millionaire masters of railroads to their knees; that has combined the efforts of men who once were in bitter rivalry, and paradoxically, while filling their pockets, lightens the taxes for the people who fill them. John D. Rockefeller is a Scot, and any sketch of him is necessarily also—indeed, almost wholly—a sketch of his creation, the Standard Oil Company. With vast power of generalizing and insight into detail, combined with impenetrable secresy, he has made the oil pool a power that is hated and dreaded for its mystery; and yet, on the Jeremy Bentham formula, of doing the greatest good to the greatest number, cannot be said to have done harm to any one. True, in its inexorable course of conquest, it has thrown aside obstacles, but this has been because they were obstacles. Like the wild buffalo butting the locomotive, if they became beef it was their own fault, and their hides, horns, hoofs, and edible portions have been made available for consumption by more far-seeing persons.

The fact that Mr. Rockefeller can, and does, keep his secrets, is one source of his power. Like Mr. Jay Gould, who in many respects is a kindred spirit, Mr. Rockefeller owes nothing to the hereditary silver spoons, which have started the modern Astors,

Vanderbilts, Rothschilds, etc., far up the ladder at the very outset of their careers. He is the founder of his own fortune, with grander scope than the most energetic of the progenitors of these families of millionaires. Both Mr. Gould and Mr. Rockefeller have utilized the maxim, that "Publicity is the greatest foe to success." With themselves alone do they take counsel, and when a decision has been reached, action follows promptly. If it were not for this secresy as to a proposed plan, Mr. Rockefeller would not to-day be as rich and powerful as he is. Like all money-getters, except those who fall, so to say, into fortune's lap, he always has had the instinctive faculties needed in the great race for wealth.

In 1864–5, in the beginning of the Pennsylvania oil excitement, the firm of Clark & Rockefeller was doing a commission business in the river section of Cleveland, Ohio. They became interested in oil, and bought some Pennsylvania land. None at that time could have predicted the subsequent success of Rockefeller, and his blossoming into the mighty Standard Company. The firm, through Mr. Samuel Andrews, tried the experiment of refining crude petroleum: Andrews did the work, while the other two furnished the capital and did the managing. Here is the point where Rockefeller's success began. Around this small nucleus soon collected much material. The experiment was successful, and a larger firm was organized. The system which has culminated in Rockefeller's last great work was used then. It was the system of absorption; carried on always in secrecy, because he knew that if his objects were known and his actions seen, opposition too strong to counteract would be aroused.

The accumulating and absorbing continued, until he with his partners had secured a very comfortable fortune, which he never endangered by fatuous speculation in either oil, stocks or mines. In a very natural way he came to New York, after he had obtained control of all the refineries, great or small, around Cleveland. Every one was offered a chance to come in and join the combination or do its bidding, and if they refused were sure to be extin-

guished by being drawn into the great whirling vortex which was moved and directed by Rockefeller.

Legislative committees from the most august bodies in various States, and of the Federal government itself, have tried again and again to find out the particulars of the agreements of the various combinations and sub-combinations which go together to make up the syndicate known as the Standard Oil Company. Their efforts have been vain. Like the imponderable vapors of naphtha, learned counsel and legislators found they were combating with shadows, and yet these elusive shadows had a potency which returned blows of anything but ghostly force.

Pipe Line Companies, Trust Companies, and Companies for all sorts of ostensible purposes are surmised and have been partially proved to be but the tentacles of this monstrous all-absorbing cuttlefish, which covers its tracks with oil and harvests the gold of the world.

The *New York Times*, in its issue of November 18th, 1882, says: "While the Standard is, in the real meaning of the word, the greatest monopoly in America, as powerful in its own field as the government itself, and holding the entire refined and crude oil market of the world in the hollow of its president's hand, its methods and dealings are the most securely covered up and hidden from the public eye of any corporation that anywhere approaches it in size or ramifications."

This is true enough, so far as it goes, but far understates the case.

Lightning has struck the tanks of the Standard Oil Company repeatedly. More tanks are built from its inexhaustible resources, and the great work of illumination goes on. It has set—not the Thames—but the East river on fire several times, and blown up the streets of Hunter's Point frequently by the mixture of petroleum gases and sewer gases and atmospheric air in the sewers. Hunter's Point, Long Island, is thus not an agreeable place for suburban residences, but the gold-coining industry there establishes a fulcrum by which the Archimedian lever of light moves the

world. The company pays for all damages done, and, unmoved, moves relentlessly on. What a wonderful conception is that embodied in these Pipe lines, where for hundreds of miles oil is conveyed direct from the sources of production to the ships which take it all over the globe. It is a more marvellous adaptation of American engineering ingenuity and practical skill than the great grain elevators, pork-packing establishments or systems of hydraulic mining which we so justly boast of. The science of law is enriched by the new questions involved in the settlement of rights as between riparian owners and the conductors of such vast and novel enterprises.

Driven by immense engines, the oil is forced by millions of gallons daily over hill and dale, from the oil regions to the seaboard, traversing wilds untracked, save by the deer, bears, and wild birds of the wilderness, through teeming cities, under rivers, over oil ducts.

The ebbs of profit incident to all human enterprises are taken philosophically, and the good name gained and retained by this undeviating integrity, this corporate stiff upper lip, is a capital in itself. Its credit is simply unlimited.

It has taken less than twenty years for Mr. Rockefeller to rise from the comparative obscurity as a commission merchant in a country town to power exceeding that of any monarch. If the Rothschilds can make war, Rockefeller can command peace. A collision of interests between the historic bankers and the Chief of Oil would be disastrous, but not to Rockefeller.

People wonder what Mr. Rockefeller's weakness is, what are his peculiar pursuits. It may briefly be said, the pursuit of power is all-absorbing. Money is an incident, a means to an end. He makes money, therefore, diligently. In silence and secrecy to hold the electric button which can make or mar monarchs and warriors and make them dance to his bidding, is the charm of his existence.

His company and he himself occupy a very fine building at 45

Broadway, New York city, and characteristically no hint of the Standard Company's existence is seen outside. A sign that tells of Charles Pratt & Co. is all one sees. But the entire five stories are devoted to the Standard Oil Company, and no other interests enter there.

His residence in Cleveland was modest and comfortable, but without display or reaching after notoriety as a patron of architective "culchaw" or isms, least of all, egoism.

His country house at Greenwich is distinctively in contrast with the vulgar splendor of Tweed and his men, the "Tigers" of the Americus Club, and his chief residence at the corner of Fifth avenue and Fifty-fourth street, New York, is not splendid. It is handsome, well appointed, evidently the home of a rich man; but as evidently not the apple of his eye, but merely the tent of a prophet of modern progress, the Mohammed of Illumination.

DANIEL J. MURPHY.

DANIEL J. MURPHY is distinguished at least in two ways—one as the bearer of an hereditary title, granted by the pope, and in another respect he stands unique even in the history of California millionaires—he is the largest individual land-owner in the world. He owns in one mass 4,000,000 acres in Mexico, 60,000 in Nevada, and 23,000 in California; that in Mexico is located within twelve miles of the city of Durango, which is to be a station on the Mexican Central Railroad. It is sixty miles in length and includes a beautiful country, varied with hill and valley, forest and meadow, including some heavy growths of pine timber; and for all this splendid land he paid only $200,000—five cents an acre! but that was before the railroad route was determined on. In California he devotes his land to wheat, and last year (1882) harvested fifty-five thousand sacks. In Nevada the land is reserved for stock, and Mr. Murphy ships six thousand cattle eastward every year. Mr. Murphy has not always been wealthy, and there were times in his youth when he had great difficulty to make his modest salary equal to his very moderate wants. Raised in the city of New York he first meets our view as a young clerk in the employment of Eugene Kelly, the well-known banker of Exchange Place. At the time referred to, some thirty years ago, Mr. Kelly was in the dry-goods business, principally engaged in sending goods to California. After some time Mr. Kelly took young Murphy into partnership, and eventually left him his whole business which he had organized in San Francisco, the firm in later years bearing the title of Murphy, Grant & Co.

Mr. Murphy accumulated wealth rapidly and began investing in lands; for many years he has spent a large portion of his sur-

plus wealth in charity. He is a devoted Catholic, and his *largesse* was naturally turned in the direction of Roman Catholic institutions. His first large donations were bestowed upon the Roman Catholic Orphan Asylums in San Francisco and Sacramento; next the Sisters of St. Dominic and the Nuns of the Presentation, who have charge of the large free school of San Francisco; the Brothers of the Christian Schools also came in for a share of Mr. Murphy's generous gifts.

Mr. Murphy has a taste for foreign travel, usually making Rome one of his objective points when in Europe. On his first journey thither he was armed with a written introduction to the holy father presented to him by the Right Reverend Archbishop Alemany of San Francisco. Upon the occasion of his second visit to Rome, several years ago, he was decorated by Pope Pius IX. with the order of St. Gregory. The next year he was made a count by the same authority. Since the accession of His Holiness Leo XIII. Mr. Murphy has received the extraordinary favor of being created a *marquis;* this title is hereditary, and has been bestowed by the pope upon one other American, Mr. Oliver, who is also a resident of San Francisco. By the seventh clause of section 9 of the Constitution of the United States we find how the reception of foreign titles is regarded in that instrument; the clause reads: "No title of nobility shall be granted by the United States; and no person holding any office of profit or trust under them shall, without the consent of the Congress, accept of any present, emolument, *office or title of any kind whatever* from any king, prince or foreign state." By the letter of the Constitution a private citizen is evidently not forbidden to accept such compliments; but the spirit of the instrument rightly interpreted would lead every American citizen to decline at least an hereditary title, which is entirely foreign to the genius of the government under which we live. However, papal marquisates are not likely to multiply to any dangerous extent, since the only examples we have before us have been granted as a reward for extraordinary money gifts to

the church. This title is the highest to which the Catholic laity can attain. Its only practical value consists in the precedence which it gives the bearers over the lesser clerical dignitaries at the religious ceremonies in Rome during Holy Week, and the right to be represented at the papal court. No religious or other ceremonies are deemed essential in the bestowal of this dignity, and this patent of nobility was in fact received by Mr. Murphy when he was in San Francisco. Formerly, when the pope's temporal power was recognized, this title of marquis was much sought after by Europeans.

It is somewhat singular that such a naturally modest gentleman as Mr. Murphy should develop such a craving for titles, not only for himself, but for his family. On the 19th of July, 1883, his daughter, Miss Anita Theresa, was married in London to Sir Charles Michael Wolseley, Baronet. He is the representative of one of the oldest Roman Catholic families in England, claiming Henry VIII's great cardinal as their ancestor. The family seat is in Staffordshire; the property attached to it is neither large nor valuable, and a baronet is the lowest hereditary title in England—yet to one fond of titles it is better than nothing! The bridegroom's aunt, a daughter of the seventh baronet, was wife of the Marquis Lousada, who was many years British consul in Boston and who died there in 1870. It was gravely added in the English papers which described the wedding that "the pope sent his blessing to the newly wedded pair"—Sir Charles and Miss Murphy. Mrs. Murphy is said to be a very influential person in the devoted Catholic circles of Paris and London. During the year 1883 Mr. Murphy had a large picture painted, representing the presentation of himself and family to the Pope.

SAMUEL S. WHITE.

SAMUEL STOCKTON WHITE, D. D. S.

Samuel S. White was a native of Pennsylvania, being born in Hulmeville, Bucks county, June 19, 1822; but on the death of his father, which occurred when the boy was only eight years old, his mother removed to Burlington, New Jersey. At this time his uncle, S. W. Stockton, of Philadelphia, was manufacturing mineral teeth, then a great novelty in the profession, and to this relative Samuel was indentured when about fourteen to learn "the art and mystery of dentistry." Here he worked faithfully for seven years, and on attaining his majority he was given the oversight of the manufacturing department, and also practised to some extent in the office.

In 1844 Mr. White began in a small way to manufacture teeth on his own account. He opened an office for general practice on the corner of Seventh and Race streets: while in the attic he experimented on teeth-making, and succeeded in producing a finer and more artistic article than his uncle had yet succeeded in doing. He soon after removed to more commodious apartments on Race street. The next year the well-known firm of "Jones, White & McCurdy" was formed, and subsequently branch houses were established in New York, Boston, and Chicago. Mr. Ashael Jones took charge of the New York house, but withdrew from the firm in 1861; Mr. White having already purchased McCurdy's interest in 1859. In 1868 Dr. White erected the fine large building on the southeast corner of Chestnut and Twelfth streets, Philadelphia, for the purposes of a factory and depot, not only for teeth but for all kinds of dental supplies.

With the passing years many improvements were made both in the manufacture of single and block teeth, as also in dental instru-

ments, and every improvement, from whatever source it came, was promptly adopted by Dr. White, so that the best results of the inventive faculty of the whole profession were always to be found at his depots. In recognition of this readiness on his part to raise the profession to the dignity of a science he was presented with a testimonial (in February, 1847), signed by a large number of dentists from different sections of the country.

In 1848 he was awarded a gold medal for the best specimens of porcelain teeth by the American Institute of New York, and the first premium by the Maryland Institute of Baltimore; and the next year he received a premium, in the shape of a gold medal, for "the greatest improvement" in the manufacture of teeth, which was offered by the Society of Dental Surgeons of Pennsylvania. Dr. White was an indefatigable exhibitor: what there was of improvement in teeth or dental instruments and appliances, he wanted all the world to know and profit by, and he nearly always took the leading prizes or premiums; nearly eighty of these witnessed to his skill and enterprise; and that they were really valuable and worthy of the commendation received, is proven by the fact that many of the inventions were adopted by European practitioners, who could not be presumed to be prejudiced in favor of American novelties in surgical instruments.

When the profession began to use vulcanized rubber as a base for artificial teeth, in place of gold or other metallic bases, Dr. White, at the sacrifice of time, money, and personal convenience, made a brave fight against the Goodyear Dental Vulcanite Company, which he believed was operating under an indefensible patent. This he did more in the interest of the profession generally than his own, and in the consequent litigation he at one time found himself defendant in several personal suits with damages claimed amounting to $175,000. Dr. White's interest was not limited to inventions and improvements in the dental profession; whatever was likely to benefit the community he made his own, so far as sympathy and financial aid could do so. When Elisha Grey, the

inventor of the Harmonic Telegraph, was pressed for means to make his experiments and procure his patents, Dr. White came generously to his aid, and enabled him to complete his invention. The American Speaking Telephone Company—a sort of afterthought to the Harmonic Telegraph—found him one of its earliest and stoutest supporters, as he was also one of the largest stockholders. This business was very remunerative, but he was not a man to hoard money, and his investments were mainly in such companies as were the outgrowth of the spirit of progress and beneficial to humanity, and not mere money-making machines.

When the government put out its first loan, he was among the earliest purchasers of the bonds; was a member of the Union League Club, and in every way that a civilian could, assisted the cause of the Union; particularly did he help forward the work of the Sanitary Commission, and aid in the reception and entertainment of regiments passing through Philadelphia. His patriotism took a similar form when the great Centennial Exposition was planned to be held in the city of his residence. As he had formerly subscribed $5,000 to the Sanitary Fair, so he subscribed the same sum to the International Fair of 1876. Dr. White's life was not like some of the characters we have sketched in this work—full of adventures and marvellous changes of condition; it was a steady, uniform progress in prosperity, which he met in a liberal spirit, sharing his good fortune most generously where it was needed; he was a man to be imitated, both in his private virtues and in the conscientious fulfilment of his duties as a citizen. Dr. White died in Paris, of congestion of the brain, on the 30th of December, 1879. He was in the fifty-eighth year of his age.

JOHN STEVENS.

On the 30th of September, 1880, there was a remarkable scene in progress near the river front at Hoboken, on the Hudson; a huge iron monster, once destined for the defence of New York harbor, was being sold at auction for old iron; although the hull might easily have been transformed into a modern naval vessel. The history of this unique object is part of the history of the Stevens family, and will be more particularly described, but the better to appreciate the work and its owner, we must go back to Revolutionary times to find the source of the wealth which was invested in the "Stevens Battery." During the war of independence, there was in the State of New Jersey a large landed proprietor named William Bayard; he was a royalist, and when the Continental Congress passed the resolution that the estates of those who gave aid and comfort to the enemies of the country should be confiscated, the lands of William Bayard were included in the official condemnation. For some time these lands lay uncultivated. Mr. Bayard's property had extended for a considerable distance on the west bank of the Hudson river, now mainly covered by the city of Hoboken, and extending back to the meadows below the heights. Soon after peace was declared, Colonel John Stevens bought some 600 acres of this land; about half on the river front and half on the meadows or low ground. This large property descended to Mr. Robert Stevens. Several years before Fulton ran the "Clairmont" on the Hudson, Mr. R. Stevens built a small steamboat, and made several successful trips with it; it had defects, but was really practicable, and only needed a few improvements to have forestalled the fame of Fulton. This boat was named the "John Stevens;" and anybody credulous of this

priority of claim can see the veritable, original engine of this boat in the "Stevens' Institute of Technology," Hoboken, where it is religiously preserved, enclosed in a glass case, in the mechanical department.

Several of the elder members of this family appear to have had not only a taste for mechanics, but really great mechanical skill. It is to Mr. Robert Stevens that the conception of the great battery was due, but his brothers, J. C. and Edwin A., participated in his enthusiasm in regard to it, and it was brought nearly to completion by the latter gentleman. The keel of this battery was laid in 1843, and was in its essential principle a forerunner of our armored monitors, having also turrets like them; but during the progress of its construction the science of projectiles had advanced so rapidly, that in 1854 the old designs were abandoned and the whole work was begun anew. The length of the vessel was 410 feet over all, and forty-five feet beam, with a draught of twenty-two feet, and 6,000 tons displacement. Very powerful engines were designed, so as to give this battery a speed of nearly sixteen knots an hour. It was supposed that the United States government would have bought this valuable structure for the defence of the mercantile metropolis of the country; the late General Gaines, of the United States army, was an ardent advocate of the uses to which this battery might be put in connection with a land force, but official naval prejudice was too much for anything, however good, that was not first floated in a government navy yard. The construction of this huge battery cost a fortune before it was completed, and its owner left at his decease $1,000,000 with which to finish it; but though a very expensive hobby, Mr. E. A. Stevens' wealth increased so fast by the rise in value of his real estate, that the expense it entailed was not felt by him, or missed by his heirs.

Mr. Robert Stevens was one of the projectors of the Camden and Amboy, and the New Jersey railroads, and the late Edwin A. was a director in the former, and also an active manager; he was

also a large stockholder in the Morris and Essex Railroad. He had a strong penchant for applying the new motive power, steam, to all possible purposes, and was in his day esteemed one of the most active business men in the United States.

Mr. Edwin A. Stevens died in 1868, leaving property valued at $40,000,000. He made many charitable bequests and legacies, the principal being the land and endowment fund "For an Institution of Learning." For this purpose his will directs that "All that block of land in Hoboken, bounded by Hudson street, River street and Sixth street, and the sum of one hundred and fifty thousand dollars in stocks and bonds of the Morris and Essex Railroad Company," should be devoted to this object. He also directed that the building should be of "some substantial, but economical material, such as trap-rock—a plain building or buildings." He desired that these buildings should be erected and the institution put in operation "within three years" after his decease.

If Mr. Stevens had desired his will to be strictly carried out in all particulars, he should have imitated Matthew Vassar and Peter Cooper, and seen to its execution in his lifetime. His will evidently contemplated an institution of learning for both sexes; the Institute of Technology is limited to one. These are Mr. Stevens' exact words: "The tuition is not to be wholly free, except to such youth as said acting trustees shall direct; nor is it my intention that the cost of tuition of any youth shall be wholly paid by him *or her*. The proportion of payment by each youth I leave to the discretion of the acting trustee or trustees." The Stevens' Institute of Technology is a noble institution, but its benefits are exclusively enjoyed by male youth. The lot of ground on which it stands is 425 feet by 200, the land and endowment fund being valued at $650,000. The course of instruction includes the Departments of Mathematics and Mechanics, Belles Lettres, Languages (French and German), Physics, Mechanical Drawing, and Mechanical Engineering. Recently there has been added a Department of Applied Electricity; the scientific and mechanical

apparatus is ample and of the most approved make. Mr. Edwin A. Stevens also gave the land on which the public schools of Hoboken stand: his will bears the date of April 15th, 1867. The family mansion and estate lie contiguous to the Institute of Technology. Thirty acres of exquisitely cultivated land surround the dwelling, which is situated on an elevated projection of land known as Castle Point, the house itself being somewhat in the castellated form. The present home was built about twenty-five years ago, the original homestead still remaining on the place but devoted to other purposes. From the front and both sides of the house the most lovely views are obtained of the Hudson, New York city, the bay and Narrows; the rear overlooks a part of Hoboken, and opens up views beyond to the Blue Hills of Jersey; a beautiful curving road passes from the street, under a massive archway, and reaches the noble mansion through well-kept lawns, old forest trees, flowers, and a profusion of statuary; extensive greenhouses, well filled, attract the eye. Within, the main reception-room forms a pleasant contrast to the conventional drawing-room; it is of circular shape, of noble proportions, and is lit through a lofty dome; the whole wall-space being devoted to works of art, paintings, and statuary, the latter in niches in the massive walls. In this beautiful home reside the widow and children of Mr. E. A. Stevens, who left five sons and one daughter. Mrs. Stevens is a very benevolent lady; she recently gave $10,000 for St. Paul's School, in Concord, New Hampshire.

JOHN STEVENS, the eldest son, was born in 1856, and is consequently now about twenty-seven years of age; he was through his early youth very delicate, but is now in very fair health. He was married in June, 1883, and is now in Europe with his bride, who was a Miss M'Guire, of Virginia. Mr. John Stevens is a person of quiet literary tastes, and does not appear to have inherited the mechanical and business enterprise of his father. But why should he seek to augment a fortune already too large to be easily managed?

The fortune left by the late E. A. Stevens being largely in real estate, is constantly increasing in value, and the heirs have combined their interests and formed among themselves an incorporated association, called the "Hoboken Land Improvement Company," which is managed by their agent; it was for the value of the land which it occupied, and which by its presence was rendered unsalable, that the present heirs of E. A. Stevens finally sold and got rid of the famous battery, which had cost about $2,000,000, and which was sold for $55,000. At one time, 1878, the Russian government offered $125,000 for it, but the United States Government would not permit the sale of an armed vessel to be used against a friendly power. It was supposed that the iron would be finally used in the construction of the Hudson River Tunnel. Mr. Stevens had bequeathed this battery to the State of New Jersey, but the State made no use of it, and as it occupied valuable ground, the heirs brought suit to have the title declared to be in them. This the New Jersey courts refused to do, and the heirs then applied to the United States Court. In this appeal they alleged that $2,000,000 had been already spent upon it, and that it was still incomplete, and to put it into a usable condition would require at least an additional $500,000. The order for the sale was finally granted by a Master in Chancery of New Jersey; and thus has disappeared, scattered in fragments, a costly mechanical contrivance, originated more than fifty years ago; the conception of a brave, ingenious man, the object of lavish expenditure by another member of the same family, and undoubtedly a contrivance which, if it had been adopted by the government, would have been worth more for actual defence than any fort in the harbor, which existed at the time it was first offered to the navy department. Yet young John Stevens is to be congratulated that his magnificent estate is at last relieved from this white elephant, which has sat during all his lifetime, like an incubus on the land, now worth twice $40,000,000.

WM. SHARON.

HON. WILLIAM SHARON.

Mr. Sharon is not one of those California millionaires who rushed wildly towards the gold-fields, scarcely knowing whither they went, so that they followed the loudest rumors. He was several years in the "Golden State" before he meddled with mines, either directly or indirectly. His antecedents too were different from many of that first grand army of fortune-hunters. He was at least a native American, born of Quaker stock in Jefferson county, Ohio, in 1821, but his ancestors had travelled thither from Pennsylvania, they being among the first settlers of that State, having accompanied William Penn with his first shipload of colonists. William's parents were in comfortable circumstances, and he received a collegiate education, and then studied law, intending to make that his profession; he did practise it for some years, first in St. Louis, Missouri, and later in Carrolton, Illinois, where he was residing when the great gold discovery was announced. He was quite willing that others should do the digging, and surmised that there might be quite as much profit in supplying the wants of those who did, as by participating in the exposure and fatigues of the pioneer. Instead, therefore, of buying pick and shovel for himself he purchased a stock of dry goods, principally men's clothing, and opened a store in Sacramento, a sort of half-way house between San Francisco and the mines. Here he did remarkably well, until the disastrous floods of 1849–50, which swept his entire stock down the river and into the Pacific ocean. Not caring to subject himself to the possible repetition of such a disaster, he concluded to remove to San Francisco and open a business there.

Not being able to replenish his stock without the delay of

awaiting consignments from the East—then a tedious interim existing between orders sent and their fulfilment—a happy idea struck him. He would open a real estate office: that took neither time nor capital; there was plenty of business of this kind, and his knowledge of law would greatly assist him in its prosecution, especially as from the shifting nature of the population of that period, and the frequent intervention of Mexican claimants, questions of law often occurred in these hasty purchases and conveyances.

Mr. Sharon was some fourteen years in making his first $150,000, and not until he had realized about that amount did he begin to speculate in mining stocks; and in these first essays he was not successful: so far as he was concerned his hardly earned fortune might as well have followed his stock of dry goods and become the jetsam and flotsam of the sea, for it as effectually disappeared from his grasp. But his losses were not attributed to incapacity, as was evidenced by the fact that at this juncture he was invited by the directors of the Bank of California to go to Virginia City to look after some of their interests in that place. In this affair he accomplished all that was hoped for, and perceiving the advantages which would accrue to all parties concerned, he urged upon the directors the advisability of establishing a branch office there, which was speedily done, Mr. Sharon being placed at the head of the new concern, with unrestricted powers. This gave him his opportunity. Remaining for several years in this position, he became intimately acquainted with the mining affairs of Nevada, and with his stock of experience greatly enlarged, he decided once more to venture among the speculators in stocks. On his resignation of his trust he placed the affairs of the branch bank in the hands of Mr. A. J. Ralston, a faithful and capable man.

When Mr. Sharon first went to Nevada on behalf of the Bank of California it was just on the eve of a period of hard times; the very next year the mines proved unremunerative; the mills

were stopped and general gloom pervaded the place. Mr. William Ralston, then President of the Bank of California, in San Francisco, had lent large sums of money to the several companies engaged in these non-paying mines; disaster stared him in the face, and he came out personally to Nevada to consult Mr. Sharon, and see for himself what the prospect really was of realizing on his speculative investments. To Mr. Ralston there appeared, after investigation, only one possible mode of relief, and that was to find some individual who would assume the liabilities of the bank and return to that institution the sums loaned; if he could only find the man ready to do this he proposed to give a wide margin of time in which to cover the transaction.

Mr. Sharon rose to the situation. He offered to assume all the obligations of the bank on condition of receiving a considerable sum in hand to prosecute the work on certain drifts, and to have two years' time in which to pay up the whole. This proposition was gratefully accepted, and Mr. Ralston went back to California relieved, but only for a time—it was the beginning of the flood which was to finally sweep him away.

Mr. Sharon prospected for a new ledge and came upon one of the most favorable "finds" ever developed up to that time in Storey county. Activity was resumed and the whole region felt the effect of the new impetus. Instead of at the end of two years, in less than six months Mr. Sharon had paid back all his indebtedness to the Bank of California and made the neat sum of $750,000 for himself. The fame of his financial skill rose to par. He was elected a director of the Bank of California, and at that time no one stood higher in the financial circles of the Pacific coast, as a shrewd and enterprising manager, than did William Sharon. He still continued the management of the branch banks in Nevada.

But a time came when the really great powers of his mind were drawn upon in a way demanding not only the exercise of great financial talent, but that far greater skill which knows how to sway

the minds of other men—to look a great disaster in the face, and against the surging tide of excited, angry and despairing feeling to wring fresh victories out of defeat.

When the Bank of California suspended, in that dreadful August of 1875, the terror and excitement was indescribable; so many people looked ruin in the face, the panic threatened to be so wide-spread, so many interests were paralyzed, that the bravest financiers stood still in dismay, not knowing what step to take next. At this crisis, when the terrible news was added to the general gloom that the "great-hearted Ralston" was no more, Mr. Sharon proved himself equal to the emergency. At his suggestion the meetings of the Stock Board with which he was connected, which could only under the circumstances have added new perplexities to the public excitement, were adjourned *sine die*. He next called a meeting of the stockholders, inviting other capitalists to be present, to consider what was to be done to sustain the credit of the State, for this was at stake. The Bank of California had direct relations with all the principal cities in Europe, and this suspension would be felt abroad as a most serious blow to the credit of California. The meeting was largely attended, but little hope or expectation was to be seen in the anxious, gloomy countenances, either of the officers of the institution or the faces of creditors. Gloom like a death pall covered the assembly. Firmly, slowly, confidently Mr. Sharon arose to address the meeting. He succinctly sketched the history of the bank: what it had done for San Francisco, and what for the State. He recalled to those present the aid it had given them in urgent emergencies, and dilated upon the moral shock which the failure to redeem its obligations would inflict to the farthest ramifications of its business ties; and he ended one of the most thrilling appeals ever addressed to a meeting of business men, by entreating capitalists to come forward and save the fair fame of the State by re-establishing the bank on a firm foundation; to assess themselves to secure the creditors, and finally presented a plan by which sub-

scribers might eventually be reimbursed while saving the business interests of the place from utter collapse.

The orator set the example of subscribing on the spot a munificent sum; the effect was contagious; others quickly followed. The bank was re-established; the credit of California saved.

Mr. Sharon was the projector of the "Virginia (Nevada) & Tucker Railroad;" he induced the people of Washoe to subscribe $500,000 towards its construction; having used this sum as far as it would go, he then succeeded in mortgaging what was already built for sufficient to construct the rest. Mr. Sharon is the principal owner of the Palace Hotel, built by the late William C. Ralston in San Francisco, the largest and most costly hotel on the continent; he also owns an immense deal of real estate in other parts of the city, as elsewhere in the State and in Nevada. This Palace Hotel is constructed of iron and brick, and is nine stories in height; the principal façade is on Market street near Montgomery; the numerous bay-windows with railings have caused it to be likened to a monster bird-cage. Its principal charm is the central internal court, which has a glass roof; it is surrounded on all sides by promenade-galleries; the ground-floor is covered with an asphalt pavement, contains a fountain and spaces for groups of flowers; there is a drive-way for carriages within, where many visitors come twice a week to hear music performed by a band. At night this central rendezvous is particularly brilliant, being illuminated by electricity, which causes a dazzling reflection from the hundreds of white pillars sustaining the galleries.

One of the most interesting events which has occurred for many years on the Pacific coast was the marriage of Mr. Sharon's daughter, Flora Emeline, in the last week of December, 1880. This young lady, who had been a recognized belle in San Francisco, and who might be said to have had the choice of an unlimited number of admirers of native growth, was at last led captive by the fascinations of an English baronet, Sir Thomas George Fermor Hesketh, who happened to drop into the bay of San Francisco

with his handsome steam-yacht, the "Lancashire Witch," in which he was then making the tour of the world. The wedding, which was a splendid affair, took place at Senator Sharon's country-house at Belmont, a fashionable rendezvous of wealthy Californians, some miles south of San Francisco, on the line of the San José Railroad. Over one thousand guests were invited; and a special train conveyed the guests from the city to Belmont, where the festivities were conducted on a gorgeous scale. Shortly after the bridal couple departed for the husband's home in England, came back glowing accounts of the reception of Sir Thomas and his bride at his hereditary seat, Rufford Hall, Lancashire. He had been two years absent on his travels, and the whole community joined in welcoming home the Lord of the Manor and his California bride. A graceful tribute to the nationality of the young wife was an arch of evergreens on which was a shield and flags; on the former, upon a white ground, were lettered words in blue, with red initials, thus combining the American national colors in the inscription: "Welcome to Sir Thomas and Lady Hesketh," the whole being surmounted by the Union Jack and the Stars and Stripes.

Mr. Sharon concluded, in 1882, a long defensive litigation against the widow of the late William C. Ralston by a compromise. Just before the sudden death of the latter he had put into the hands of his friend, for the satisfaction of his creditors and the benefit of his family, deeds and securities of unknown value, of farming lands and other property, but which was generally believed to be of value far in excess of all his indebtedness. The use of these assets for seven years without an accounting would have made the fortune of many a man not already a millionaire. The terms of this compromise are stated in the sketch of William C. Ralston.

Mr. Sharon is estimated to be worth from $70,000,000 to $80,000,000. In 1874 he was elected to the Senate of the United States, which position he filled for the full term of six years.

ADOLPH SUTRO.

THERE has never been any single mining operation, in California or Nevada, except the discovery of the "bonanza" lodes, which has excited so much interest, not only on the spot where the work was progressing, but wherever the phrase "mining stock" had a meaning, as the prosecution of the "Sutro tunnel." The idea involved was gigantic in its proportions, and the money it was destined to swallow up was clearly seen by those invited to take a share in the work. The only problem to be solved was, would it pay when completed? Few dared to risk their money in the project, when it was first proposed to tunnel the Washoe hills, in the vicinity of Carson river. But there was one man unwavering in the faith that an extended odit, or horizontal tunnel, would tap the Comstock lode in its grand reservoir, and repay the working with a magnificence yet undreamed of by the ordinary modes of attack, and that was Adolph Sutro.

Mr. Sutro is a native of France, born about 1818 (of the Hebrew race), and a person of education, of experience and diplomatic ability. Before coming to California he had travelled extensively in Europe, and, unlike so many of the emigrants to the Pacific coast, had made mineralogy a study in the best polytechnic schools of his native land; he was thus better prepared for practical observation than the majority who had preceded him.

When he first arrived in San Francisco he had not the capital which he deemed necessary to make a beginning in the mining districts. He was not of that buoyant excitable class, who were ready to take their picks on their shoulders and go forth at a venture, vaguely prospecting here and there without any definite ideas of what they were to expect—hope, not knowledge, leading them

on. Mr. Sutro took time to learn from the experience of others; he took time to read, to inquire, to explore to a certain extent, while still occupying himself with a retail business in tobacco, in which, if the sums he dealt with were small, his sales were rapid, and bore a large profit in proportion to the cost, a profit considerably more than "cent per cent." He had visited Nevada and inspected all the most promising mines of that marvelous district in Storey county, and conceived the idea of an immense tunnel through the heart of the mountain, in which was hidden the famous Comstock lode. In 1804 he had so far matured his idea as to set about making it a reality, and since that time, in pursuance of his object, he made twenty or more voyages to Europe, for the purpose of interesting capitalists there in his great work; but his first practical step was to procure from the Legislature of Nevada the right of way "for the construction of a draining and mining tunnel," and this he obtained in February of 1865. Many of the mines had suffered much from flooding; work was constantly being interrupted, first in one mine and then in another, while expensive machinery had to be brought from a distance to pump the water out, and in not a few instances labor seemed interminable, so that individuals and companies abandoned their claims rather than submit to the expense and delay of exhausting the water. Mr. Sutro's tunnel plan, it will be seen, was intended to strike this item of annoyance at its source, and divert the subterranean springs and streams away from the mines already opened, and to use the same water as a motive power in propelling needed machinery. Having procured his franchise, the next step was to persuade the several companies to take shares in the work. Of course there were many objections; difficulties of all sorts were pointed out to the projector; it was foreseen that the work would consume much time; to the minds of most the benefits were uncertain; capital lagged. Mr. Sutro issued a pamphlet, in which, at considerable length, he answered all the current objections in a very able and convincing manner. It had its effect, and

nearly all the companies who were in a position to be benefited, if the tunnel scheme succeeded, at last yielded to the pressure, and entered into arrangements with Mr. Sutro. These agreements were all similar in purport, and provided that "a royalty of two dollars per ton should be paid on all the ore extracted from the mines drained, benefited or developed by the tunnel, or which should be milled or sold, for all time to come." A tariff for freight and passengers through the tunnel was also fixed. And it shows with what good judgment these agreements were prepared by Mr. Sutro when the fact is considered, that in the practical workings no essential alteration has ever been found necessary. But the local Legislature could not grant all that was necessary to the full development of Mr. Sutro's plan, for the fee to the mines resided in the general government; and the energetic deviser of the plan was hence obliged to apply to Congress for an enlargement of privileges; in this he was successful.

The following year, July 25th, 1866, Mr. Sutro procured the passage of an "act, granting all the privileges petitioned for, to aid in the construction of a draining and exploring tunnel to the Comstock lode." The act also enabled the grantee to buy the necessary amount of land at the mouth of the tunnel; also to acquire ownership by purchases of any veins of ore which he might meet in running the tunnel. His rights of proprietorship being thus guaranteed, all Mr. Sutro needed was the money, and a very sore need it was.

With that energy which had hitherto marked every step of his progress, Mr. Sutro now opened a subscription list, and though many still derided the project as chimerical, he soon obtained subscriptions to the amount of $100,000, and with this sum he commenced operations in the month of October, 1869. The initial point is now called Sutro, and is in Lyon county. Sutro is now quite a considerable settlement, a good-sized village has grown up around it. This land, purchased from the United States, lies in the valley watered by the Carson river, the mouth of the tunnel

is within the boundaries of the town, and nearly a mile and a half from the course of the stream, entering the mountain side at an elevation of about one hundred and fifty feet above the bed of the Carson; its general course is west-northwest, and its average grade is three inches in one hundred feet, the minimum fall at which water could be rapidly led away. During the first year a cut of 1,290 feet was made, but more efficient machinery was needed to prosecute the work with greater rapidity, and to secure, of course, earlier profits. Mr. Sutro's mental and physical activity was put to the highest test at this time; needing additional supplies of money, he knew this could only be obtained by procuring some reliable and disinterested testimony as to the intrinsic value of the work. He therefore applied once more to Congress, asking for the appointment of a commission to examine the work already done, to pronounce upon the feasibility of its completion, and to estimate the cost of the latter.

The President appointed two military engineers and a lay-scientist to the work, and in the summer of 1871 this commission made a very thorough examination of the tunnel so far as completed, and also of the Comstock mines. In making their report they stated that "they found the proposed work to be entirely feasible; estimated the cost at $4,500,000, and the time necessary to complete it three or four years—less if suitable machinery was employed." They also gave it as their opinion that "the Comstock lode was a true fissure-vein extending down into the earth indefinitely."

Armed with this favorable official report Mr. Sutro was now in a position to inspire the confidence of capitalists; but the funds for the continuation of the work were principally raised in Europe. New vigor was infused into the undertaking, improved machinery was erected, and four vertical shafts were opened along the line of the tunnel before the close of 1871. One was at a distance of nearly five thousand feet from the mouth and five hundred and twenty-two feet in height.

From this shaft "drifts" were started to the east and west, and connected with the tunnel-heads; steam-pumps for exhausting the water which had accumulated were erected, and from the first shaft the water was ejected at the rate of 3,000,000 gallons a month: other shafts were placed at suitable intervals, and in 1872 an air-shaft was added.

In 1878–9 the tunnel reached its destined limits—fetching up at the west wall of the Comstock lode. On the 8th of July a connection was made with the 1,640 feet level of the "Savage" mine —20,018 feet from the mouth of the tunnel. A tremendous rush of air from the tunnel into the Savage shaft announced the joyful news to the miners at work there in a temperature of 120 degrees. By this happy ventilation the heat was soon reduced to 90 degrees. Branch tunnels soon followed: the "Julia Mine Company" being the first to avail itself of all the facilities offered by the Sutro tunnel. This company immediately made a contract with the proprietor of the latter to build a branch tunnel to the base of their shaft, a distance of 1,400 feet, and of the same dimensions as the main tunnel; namely, eight feet in height by ten in width. Through this their supplies are received and débris disposed of; ventilation secured, and the general cost of operating their mine sensibly reduced, particularly in the matter of drainage, while the atmosphere is incalculably improved and rendered more fit for the laborer, whose vitality was thus greatly increased: of course connection with other mines followed in due course of time.

Water is one of the first necessities in a mining district, but water in the wrong place is the cause not only of a great deal of annoyance but great expense—sometimes cutting off access to valuable veins of ore, or delaying the work for an indefinite period. About 1875–6 there was struck in the Savage mine, at a depth of about 2,200 feet, a stream of very hot water; it increased rapidly in force; all the machinery in the mine, aided by the force-pumps of the Hale & Norcross and the Gould & Curry, did not suffice to keep the water below the 1,700 feet level. For three

years these enormous force-pumps were run at their utmost capacity, and still the source appeared not to be reached; an immense quantity of water was all this time being raised from 1,500 to 2,000 feet with a force hitherto unknown in mining operations. It began to look as though the mine must be abandoned, but happily at this point the Sutro tunnel was fast approaching the Savage; a way out of the difficulty was opened; a connection was made at a depth of about 1,600 feet, and the water was finally discharged by this great drain, and the Savage was saved from insolvency. The Sutro tunnel is over four miles in length, and had cost when completed $6,000,000.

Aside from Mr. Adolph Sutro the family have an interesting history. The father, who died in 1847, was the proprietor of a large cloth-factory at Aix-la-Chapelle, after which his widow with her fourteen children came to this country (in 1850) and at first settled in Baltimore, while her famous son was engaged on the great tunnel. In 1873 she removed to the State of New York, and was still living in the beautiful Villa Rosa, at Inwood on the Hudson, where she died on the 1st of August, 1883. Only a few months previously the eightieth birthday anniversary of this vigorous old lady was celebrated. Ten of her children are living, and her direct descendants number over fifty, and of these thirty-six were present, ranging from four to sixty-three years of age. Mr. Adolph Sutro and another son, with their families, being in Europe, were not represented on this occasion. Mrs. Sutro sat in an arm-chair between two pedestals, surmounted by large palms and garlanded with roses. The various talents of the family, musical and literary, precluded the necessity of any foreign aid in carrying out the elaborate programme. A feature of the *menu* was the symbolic reminiscences of different countries, cities, and events, marking epochs in the long life which was thus celebrated. One brilliant object was the birthday-cake, bearing eighty-six wax candles. Well might Mrs. Rose Sutro be proud of her family, as they showed their pride in her.

FERNANDO WOOD.

FERNANDO WOOD.

For over thirty years there was no name more familiar to the ears of New Yorkers than that which heads this chapter. All were not agreed as to the measure of admiration which was his due, but none were in any doubt as to his ability as a managing politician, or as to his general capacity in business affairs. He was in some sort an anomaly to those who put their trust in the science of heredity. One of the most able disputants, and full of that kind of courage which can control the passions of the lowest classes, he was in his element as the leader of the oft-times turbulent members of Tammany and Mozart Hall; he could defy a governor's warrant, and collect a posse of his braves about him, ready to use physical force against the authority of the State, or entertain with elegant hospitality the elite of Washington society: yet this man's own mother was a quiet member of the Society of Friends, and his ancestors on both sides of the house were Quakers—not ordinary Quakers by any means, for they were of the militant sort. His earliest American ancestor, Henry Wood, was one of that persecuted sect who was driven from the settlements of Massachusetts by the fanaticism of the Puritans. He was a ship-builder, and when ordered from the Plymouth colony he fled with his family in a small sloop, sailing southward, uncertain where to settle; mistrusting the Dutch colony on Manhattan Island he struck at last the shore of Delaware, probably having heard that there was "toleration" there: the site where he beached his little sloop is now New Castle. The country was then (1655) occupied, so far as it was settled by Europeans, by colonists from Sweden; but he did not encroach upon their hospitality; the land was all before him where to choose. He followed

the course of the river for thirty miles, then striking inland a short distance, a few miles from where is now located the city of Camden, New Jersey. Here he cleared away the forest trees, built a log-house, cultivated the ground, and lived in peace with the Indians, and such stray settlers as came up the Delaware river, for twenty-eight years; then a great event happened in 1683: William Penn came sailing up the river. He had bought out the Swedish colonies, and had come to found the great State of Pennsylvania and the city of Philadelphia. Fernando Wood's great-great-grandfather, Henry, was the first white man to board Penn's vessel, and to welcome him to America. Penn confirmed Mr. Wood's title to the land upon which he had settled, and named the place Peashore. Here, for one hundred and sixty-six years, Fernando Wood's ancestors lived, died, and were buried.

There seems to have been a strong infusion of the fighting quality in this family: Fernando's eldest brother emigrated to Texas, and was at the storming of the Alamo at the battle of San Jacinto. These Woods must have been very eccentric sort of Quakers: that sect as is well known most emphatically condemn the reading of romances, yet it is stated on good authority that Fernando was named after the leading character in that old-fashioned, blood-curdling novel called "The Three Spaniards." Young Wood received from a grammar school in New York about as much education as a lively boy can absorb into his intellectual system between the ages of seven and thirteen. At that immature age he was determined to earn his own living, and employed by an exchange-broker at two dollars a week, and on that sum undertook to live an independent life—leaving home and engaging board in Oliver street for one dollar and fifty cents a week. He was smart and active, and pleased his employers so that in the course of a few months he was raised to three dollars and fifty cents per week, and not long after another broker offered him five dollars a week, and so he transferred his services to this new employer.

At one period of his career Fernando Wood was badly stage-struck. It was when the Chatham street theatre was in the hey-day of its glory, and being a constant frequenter of this dramatic temple he was strongly tempted to try his fortune before the foot-lights; but very opportunely he was just then sent by his employer to Virginia to take charge of a tobacco factory in Richmond. This gave a new direction to his thoughts, and on returning to New York in 1832 he set up in business for himself, opening a tobacco store in Pearl street. This was the great cholera year in New York: there have been other seasons when that dreaded disease prevailed as an epidemic, but not to the extent which it did at that time. The vast majority of merchants closed their stores and left the city. In Mr. Wood's neighborhood his shop was the only one remaining open. He made no effort to get away, and in connection with a few other gentlemen was of great service to the poor sufferers in his ward.

At this period the word "nullification" was uppermost on every politician's lips; in fact every citizen who took a proper interest in the country was astounded at the new doctrine propounded by John C. Calhoun of South Carolina. Mr. Wood became an ardent advocate of General Jackson, and made his debut in national politics by writing a review of Governor Hayne's nullification message; indeed, at this time he became so deeply interested in politics that he neglected his business to that extent as to ultimately involve his failure. His store was closed, and he once more accepted a clerkship in West street. But about a year later, in 1836, he re-established himself in a business of his own—this time as a grocer—at the corner of Washington and Rector streets. Profiting by his late experience he now gave his entire attention to his own affairs and let politics alone. He prospered greatly at this time and extended his business so as to include shipping and the coasting trade: in 1838 he owned three vessels and was already accounted a wealthy man. And now he once more ventured to turn his attention to politics, which seemed to have an almost irre-

sistible attraction for him, and being upon an independent financial basis, he was at liberty to gratify this passion without detriment to his estate.

He was elected to Congress, and took his seat in May, 1841; he then became known as "a working member." He was a ready speaker, and entered freely into debate with old Congressional veterans, losing nothing in the comparison, not even declining a contest with "the old man eloquent," John Quincy Adams. At this time Morse was striving to get permission to put up his telegraph wires between Washington and Baltimore, but the House of Representatives, which seems to have been composed of anything but scientists, had refused to listen to his "chimerical schemes;" but Mr. Wood took up the matter with enthusiasm, and so importuned individual members that he at last procured a vote in favor of allowing Mr. Morse to run his wires from the House to the Senate Chamber (the room now occupied by the Supreme Court), a distance of some 400 feet; the success of this experiment could not fail of course to convince members of its utility, and a complete victory for "Morse's Telegraph" was the result, and this event also had the effect of making Mr. Wood very popular in the House, some of the oldest Whig members, like Adams and Clay, becoming his fast friends.

In 1840 Mr. Wood had married a daughter of J. L. Richardson, of Auburn, New York. It was perhaps on this account that after the close of his first Congressional term he once more abandoned politics, and reappeared in the lower part of New York as a shipping and commission merchant. His experience in Congress had taught him many things, and among others, his own ignorance of many matters—the result of his deficient schooling in early life. For two years he devoted himself to study, to better fit himself to fill any office which his constituents might bestow upon him. In 1850 he received the Democratic nomination for Mayor, but was defeated by the Whig candidate; this gave him two years more of leisure for his books, which he used with all the ardor of an ambitious youth, though he was now nearly forty years of age.

In 1854 Mr. Wood was again a candidate for the mayoralty, and was elected by a plurality over three other candidates, who contested his election that fall. To the astonishment of his opponents and the consternation of those who had expected a lax administration, Mr. Wood commenced his career as mayor in the *role* of Reformer. He issued a proclamation against liquor-selling on Sunday, and actually closed 2,300 saloons; the streets, which in some portions of the city had been invested with roughs, were entirely cleared of all dangerous characters; noisy and extortionate hackmen were suppressed, gambling-houses closed, and the streets properly cleaned; he personally investigated complaints made by the poor and others, which were entered in a record of his own devising, called the "Mayor's Complaint Book." All this zeal was like a new revelation to a majority of the citizens, and the religious element was gratified beyond measure, and thought an angel had been elected mayor in the disguise of a Tammany Hall Democrat. But for his own political security he carried the reforming spirit one step too far, or at least in a dangerous direction —he undertook to reform the police! he assumed entire charge of the department, declared that merit and not reward for partisan services should be his rule in appointments, removals, or promotions. There was strong opposition to this course in certain quarters, and a bill was sent to Albany designed to thwart the power of the mayor, but the respectable citizens of New York publicly rallied in his defence, and the bill failed to pass. In 1855 there was not a more popular man in New York than Fernando Wood. His name was spoken of for governor, and a delegation came from far-off Iowa to ask his consent to their nomination of him for President. In 1856 there was a split in the Democratic ranks, and four candidates for the mayoralty contested that office with Mr. Wood, but he was re-elected by nearly 10,000 plurality, although Fremont had carried the State by 80,000. It is impossible in the limits of this sketch to give a succinct history of this stormy administration, but suffice it to say, that after an interim

of two years, Mr. Wood was again elected Mayor of New York, over William F. Havemeyer and George Opdyke. It was during this term of his mayoralty that the Prince of Wales visited New York and was entertained by him.

When the civil war broke out Mayor Wood took a unique position—sending a message to the Common Council recommending that the city of New York should side neither with the North nor South, but should "*declare itself a free and independent city!*" This scheme was very coolly received, and soon ceased to be mentioned. After the fall of Fort Sumter, Mayor Wood wheeled into line with the loyal North, and issued a ringing patriotic proclamation. Soon after this time, he began to differ with the management of Tammany Hall, and the quarrel resulted in the withdrawal of Mr. Wood and his partisans, and the ex-mayor thereupon organized his faction of the party as "the Mozart Hall Democracy," which became a very powerful organization. It was by this body that Mr. Wood was renominated for mayor in 1861, but failed of an election.

Mr. Wood now abandoned local politics, and turned his attention to the wider sphere of Washington. By a treaty of peace between Mozart Hall and Tammany, he became the "regular Democratic" candidate for Representative in Congress, and was elected. Here he took a prominent position as a debater, and was noted as one of the shrewdest parliamentary tacticians. In 1864 he ran again as an independent candidate and was successful, repeating these tactics in 1866 with the same result, and was again re-elected to the Forty-first Congress by the large majority of 14,648 votes, and to the Forty-second Congress by nearly 16,000 votes. He again represented New York in the Forty-third, the Forty-fourth, and the Forty-fifth Congress successively. In every session he was an active worker, and was prominently brought before the whole country as Chairman of the important Ways and Means Committee, to which he was appointed by Speaker Randall. No one person had as much influence as he

in procuring the passage of the three per cent. funding bill in the House. When Horace Greeley was nominated for the Presidency, he gave him his cordial support, though probably no paper in New York had more severely criticised Mayor Wood than had the *Tribune.*

At this time Mr. Wood was a very striking figure even among the notabilities of Washington; he was a spare man, six feet high, and as straight as an arrow; his features were finely cut and regular; he had blue eyes and was very pale; his perfectly white moustache, more than his general appearance, indicated his advanced age. He died at Hot Springs, Arkansas, on the 14th of February, 1881, in the sixty-ninth year of his age. Mr. Wood was married three times; he left eleven children and a widow, who still survives him. He left an estate valued at several million dollars.

ALFRED S. BARNES.

Mr. Alfred S. Barnes, the head of the great school-book publishing house in New York, was in early life a resident of Hartford, where he made his debut as a publisher by issuing a small edition of Davis' Arithmetic, which was the precursor of a long line of similar works of an advanced grade by the same author, Professor Charles Davies, of West Point. From the start Mr. Barnes determined to publish no books but such as he believed would stand on their own merits—"good books," in every sense of the word; an entirely different principle to that which influences most publishers, who look rather to the popularity of an author, or a great name, than to the intrinsic value of the work offered. While still in Hartford, Mr. Barnes published several works of Mrs. Willard's, the renowned principal of the Female Troy Seminary; he subsequently removed his business to Philadelphia, but did not remain there long; wisely concluding that the metropolis alone was the place to build up such a business as he was already contemplating. Thus, in 1845, we find him located in John street, on the corner of Dutch. Here the famous "Teachers' Library" series was issued, and a whole line of geographical works. Then followed a set on Chemistry. The "National Series" of Readers, which was issued in 1870, required an investment of $25,000 before a single copy was printed.

From school-books in English, A. S. Barnes & Co. next undertook the publication of Greek text-books. A very interesting novelty among the Barnes' publications is the "Dictionary of English Phrases," by Kwong Ki Chin, lately a member of the Chinese Educational Mission in the United States. This is the first attempt ever made in this country to popularize the English lan-

guage for the use of resident Chinese, and incidentally to give Americans an insight into the structure of the Chinese language; the book is particularly useful in a commercial point of view.

Besides academical text-books and histories, this firm have gone extensively into religious publications and church-books. "Barnes' Educational Monthly" gives a resumé of all matters of interest relating to education, either in this country or elsewhere. Another periodical issued by them is the "Magazine of American History." "The International Review," a first-class bi-monthly, was founded by the firm in 1874.

The office of publication of the firm has been, for some years, at the corner of John and William streets, very near the original site of the infant business, which may now truly be called gigantic. This is a large five-story building. On the first floor are found not only books and stationery, but all the modern appliances and inventions to be found in the furnishing of a modern model school-room. But probably the most interesting room to the visitor would be that on the fifth floor, where sits a man whose whole time is spent in destroying books. Near him is a large bin, and, as he seizes one book at a time, tears off the covers, and separates page from page, and then tosses the fragments into the bin, one might easily imagine that he was some wicked fiend opposed to spreading the light of education, and striving to undo the good work of the publication office below. Three years ago Mr. Barnes erected a large factory in Brooklyn, near the terminus of the great East River Bridge, on the corner of Nassau and Liberty streets. Here all the work of printing, binding, and shipping is performed; over this establishment Mr. E. M. Barnes presides. Mr. Alfred S. Barnes resides in Brooklyn; he is still hale and hearty, and has never had occasion to regret his early determination to print "none but good books." He has tested the truth of the saying, "that godliness is profitable to all things," even to filling the money-coffers of the godly business men.

THURLOW WEED.

THURLOW WEED has variously passed into history as the "American Warwick," the "King Maker," the *bête noir* of the Albany Regency, as the most virulent of Anti-Masons, as a leading Whig, a Republican manager, and somewhat unjustly as "The Father of the Lobby," and at all times an adroit and usually successful politician. No one in speaking of this great leader of men, while living, ever thought or spoke of him as a millionaire; no one asked how much money he had, but rather concerned themselves with the secret tactics which he was likely to propose in the committee room, or in the secret conclave at room No. 11, in the Astor House.

This remarkable man was born in Greene county, New York, November 15th, 1797. His parents were poor; farming and teaming was the occupation of his father. Thurlow first broke away from the drudgery of country life by taking a place as cabin-boy in a Hudson river sloop, bound for New York—making his debut in that city by carrying a passenger's trunk ashore on his back; but being a born journalist he soon drifted into a printing office, working successfully on several papers; the weekly "*Lynx*," published at Onondaga Hollow, being the first. Here, in 1811–12, he succumbed to the seductive recruiting sergeant and enlisted with all the ardor of a boy of fifteen to "fight the British." His extraordinary intelligence induced his Colonel, young as he was, to give him a commission as Quartermaster's Sergeant. When the war was over, he resumed the life of a wandering "jour," and from 1816 to 1818 was at work with the late James Harper at Fanshaw's office, in New York, running an old Ramage press. Being seized with the editorial fever, he started the *Republican Agricul-*

turalist, in Oxford, Chenango county, December 10th, 1818; then followed his connection with the *Onondaga Times*, which he changed to the *Republican*, and in 1823 he was editing the *Rochester Telegraph;* and three years later he bought out, in connection with a friend, the *Rochester Balance*, which he transformed into the *Anti-Masonic Inquirer*. From this period his name becomes an inseparable factor in State politics. About this time a man was found drowned in Lake Ontario; it was claimed to be the body of a person named Morgan—a renegade Mason; the fraternity being accused of his death, there was a question of identity raised, and to the minds of the brotherhood never settled; but the popular excitement was intense and divided political parties for some years into Mason and Anti-Mason factions; Mr. Weed espoused the latter, and during the crusade against the ancient Order he was twice elected to the Assembly. To him was attributed, with some inexactness, the saying, not yet obsolete in political circles—"It's a good enough Morgan till after election." In 1882, shortly before his death, Mr. Weed gave to the public the whole details of this affair; all the parties who could be injured by the revelation being then dead. With the exception of these two terms in the Assembly, Mr. Weed never held any elective office, nor any other official position, save that of State Printer, though he could have had at any time between 1827 and 1860, perhaps later, any office he desired which was within the gift of his party. He was one of the prominent men who consolidated the floating elements on the anti-Jackson, old Federal and Anti-Masonic factions, into the form of the new Whig party—his particular friend and confidant, William H. Seward, being the first Whig candidate for Governor in the State of New York.

Simultaneously with this movement Mr. Weed started the since influential and famous *Evening Journal* at Albany, its first appearance being in March, 1830. Through this paper he attacked the old powerful Democratic "Regency," consisting of such men as Martin Van Buren, William L. Marcy, Silas Wright, and others of

that ilk, with perfect fearlessness, and a power of incisive expression seldom equalled and never surpassed. While Horace Greeley was writing two-column articles on a given subject, Thurlow Weed would take up the same matter, and in a single paragraph put the argument in a shape to impress the memory far more forcibly and effectively. During the "Clay Campaign" in 1844, the *Albany Journal* was the cause of adding the word "Roorback" to the English language, his paper giving currency to that famous canard. On the outbreak of the civil war, Mr. Weed was sent to Europe by Mr. Lincoln, to see Earl Russell and other English officials, to explain the true situation of affairs, which mission he performed to the entire satisfaction of the President and the Secretary of State. He sold out the *Albany Journal* in 1864, but never wholly refrained from connection with the press, for some time holding an interest in the *New York Commercial Advertiser*, and during his latter years writing many letters on public affairs to the *Tribune*. He had no desire for office, or what is generally called fame, but *he aimed to rule men*, and he did it; for thirty-five or forty years no one person in the party had so much influence as he. Thurlow Weed died on the 22d of November, 1882. He left three daughters and several grandchildren, who were his residuary legatees, after the payment of some bequests to charitable institutions; his estate was estimated at from $1,000,000 to $1,250,000. The precise value did not appear by the will, but he was known to have an income of at least $70,000. The house in which he died in Twelfth street, New York, cost $55,000. Most of his property was in railroad stocks and government bonds, but he had some landed property on Staten Island, and also in Iowa; he never made any display of his wealth, living in quiet opulence with his devoted unmarried daughter.

JAY GOULD.

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Mr. Jay Gould is one among many men in the United States who has built up an enormous fortune solely by the force of his own ability. Beginning life in the humblest circumstances, he has hewn his own path up the hill of financial eminence, until to-day he stands among the wealthiest men in this country, and may yet become the first of them all. Every step of his life has been made in spite of obstacles which would have overwhelmed men of less commanding ability. Not a scheme that he has planned has failed to meet with bitter and determined opposition, but he has broken down every bar to his movements by the power of his own unaided genius. He has been called the Napoleon of finance, and fully merits the name. His combinations have been so vast, his plans so gigantic, his reserve forces so astonishing, and his victories so decisive, that he deserves to be classed with the great commander, who astonished Europe by the rapidity and completeness of his victories.

The accumulation of a fortune which is estimated at from $50,000,000 to $100,000,000 is an achievement which may well excite the wonder of all men. People are prone to imagine that results of this kind are due to good fortune, or, as it is commonly called, luck. The simple story of Mr. Gould's life will show that what he has achieved is due to his keen observation, his foresight, his prudence, and his indomitable energy.

Jason, now Jay Gould, was born at Roxbury, Delaware county, New York, on the 27th of May, 1836. His father's name was John B. Gould, and his mother's Mary. John B. Gould died in 1866, and his wife died when her son was only ten years of age. Of his life much has been recently learned through his own state-

ments before the Senate Investigation Committee on Labor and Education. On this occasion Mr. Gould, who is a slight, agile man, appeared dressed in a suit of black diagonal; a heavy gold watch-chain hung from his vest; eye-glasses swung from a silk cord around his neck, his cuff-studs were large, and set with diamonds and rubies; his appearance was greeted with a look of revived interest by the wearied members of the committee. In answer to the query if "he would tell something of his early life?" he expressed the opinion that it "was rather silly to talk about such small matters;" but to gratify them he consented to do so. He said in substance that his father was a small farmer, who kept twenty cows, which it was his duty to drive to pasture and assist in milking, and he added, "I went about barefooted, and often got thistles in my feet." He very early became dissatisfied with that sort of life, and asked his father to let him go to school; his father raised some objection, but he went, and then, somewhat later, Jay proposed that if his father would "give him his time," that he would go away and try and make his fortune. "All right," said his father, "go ahead." The lad must have been a somewhat precocious youth, with great self-confidence, to think he could at that age, only fourteen, earn his own living. His father probably expected to see him back in a day or two. But Jay was in earnest. He started right off to a blacksmith's—not to work at the anvil, but offering to write up his books, receiving board in payment. A year later he procured a clerkship in the country store of Squire Burnham, working from six o'clock in the morning till ten at night, sweeping out in the morning, and making himself generally useful. It has often been a question how Mr. Gould acquired his first knowledge of surveying. In his remarks before the committee he partially explained it. He had a natural taste for mathematics, and while working all day in the store, used to get up at three in the morning and study, and learned through this means all that books could teach him about engineering and surveying. Thus he had the theoretical part to start with, and he learned the prac-

tical by going straight to work at it. Hearing of a surveyor in Ulster county who needed an assistant, he engaged with him "for $20 per month and found." But there was no money to be had in advance, and his employer evidently meant that he should practice the Napoleonic tactics of making the country through which he passed support him. Mr. Gould says that this sharp man, whom he did not name, gave him a small pass-book, and said to him: "As you go along, get trusted for what you eat and your lodgings, and I will follow after you and pay the bills." Not liking to do this, for the first two days he paid his way; but his money gave out, and gaining some courage by the third day, he tried to get trusted for a meal, valued at two and sixpence, but the farmer declined to accept his indorser, saying that he "paid no one," and insisting on young Gould paying for what he wanted; but he really had no money, and turned his pockets inside out to prove it. This rebuff had a very depressing effect upon the young surveyor, "and," says Mr. Gould, "it seemed to me that the world had about come to an end; I doubted whether I should go ahead or give up. I sat down in the woods where no one could see me and had a good cry." Then he thought of another remedy against disaster, and he knelt down then and there and prayed. After that he felt better. Not only that, but he determined to "go ahead." Shortly after he met with a woman, who gave him some bread and milk, speaking kindly to him, and making no objection when he said he "would pay her some other time." After he had gone on a little way, her husband came calling after him, which alarmed him very much, as he supposed he wanted money for what he had eaten; but he found instead that he only wanted him to "make a noon-mark, to tell time by." Fortunately Mr. Gould knew how to do this, and having the proper instruments with him, it was soon done. "How much is it?" asked the farmer. "Oh, that's all right," he replied. "No, it ain't," he said; "the regular surveyor charges a dollar for such work." "Well, then, a dollar is the price," was the response. "He gave me," said Mr. Gould, "seven

shillings, keeping back one shilling for the bread and milk—that," he added, "is the first money I ever earned!" which would certainly imply that he had only received board in payment for his work with the blacksmith, and his clerkship also. The person who employed him in surveying failed to pay him.

It was shortly after this time that he determined to improve upon his baptismal name, and substitute the modern "Jay" for the classical "Jason," though the latter, as the prototype of the successful seeker of the golden fleece, would have been eminently appropriate. There seems to have been some special intervention of the fickle goddess Fortune by which this man, afterward to be the greatest of American railroad kings, learned, while a boy, the very science by which railroads are built. The first record of his work as a surveyor appeared in 1856, when Collins G. Keeney, of Nos. 17 and 19 Union street, Philadelphia, published a map of Delaware county, bearing the words: "From Actual Survey by Jay Gould." We again hear of his surveying in Rensselaer county at the time of the anti-rent disturbance. The anti-rent people, seeing him at work, at once fancied it was some movement of the enemy to drive them from their farms. They attacked Gould and destroyed his instruments, and he saved himself from serious injury by a masterly retreat.

He next went to Prattsville, Pennsylvania, where he was employed in the tannery of Colonel Zadoc Pratt. This gentleman took an interest in the young man, and subsequently started him in the tannery business, at a station on the Delaware & Lackawanna Railroad, near the place now known as Goldsboro, Pennsylvania. Mr. Gould was then at the age of twenty-three. The town of Goldsboro is said to have been named in his honor.

There have been many different versions of Mr. Gould's first appearance in New York. One story, which he tells himself with great glee, and which is undoubtedly the true one, belongs evidently to a date long prior to his entry into Wall street.

This story is to the effect that at an early age he invented a

wonderful mouse-trap, intended to completely revolutionize all known methods of catching the wary mouse. With this he went to New York. There he boarded a car and started to ride uptown. Attracted by the activity of the streets and the size of the buildings, something new to the inexperienced country lad, he went upon the platform of the car to look around him, leaving his box containing the mouse-trap on the seat. When he returned the box was gone, and he was informed that it had been taken by a man who had just left the car. He ran after the man, seized him by the collar, and had him arrested. To his own disgust he was also locked up as a witness. He always said afterward, that his first experience in New York, as a prisoner in the House of Detention, almost prevented him from ever returning to that city.

It must have been about this time that Mr. Gould first met the estimable lady who became the partner of his future successes. At any rate he first saw Miss Miller while he was staying at the Everett House, in New York. The bright, handsome girl attracted his admiration in so pronounced a manner that she noticed it. A little flirtation followed and was succeeded by acquaintance. This ripened into mutual affection, and, without consulting the young lady's parents, they were married. Of course Mr. Miller was filled with righteous indignation at first, but he soon became convinced that his daughter had married a young man of great ability, and that he ought to help him instead of frowning upon him. Mr. Miller was largely interested in the Rensselaer & Saratoga Railroad, which connects Troy and Saratoga. Young Gould was accordingly sent to take charge of this road, which was in an almost bankrupt condition, its securities selling for a few cents on the dollar. Mr. Gould's management saved the company from ruin. He improved the service and rolling stock of the road; managed it so that out of the constantly increasing receipts the debts were paid, and finally put the road on a paying basis. And here, for the first time, the instincts of the Wall street man were shown. When the

road had been so improved that its securities were worth many times as much as they had previously been, it was found that Jay Gould owned nearly all the stock. He sold out for $750,000, and went to New York with that fortune as a basis for future operations.

It ought to be noted that the method of Mr. Gould's first stock operation is the one which he has pursued ever since. He bought a railroad when it was almost worthless; he made it valuable; then, seeing an opportunity to put his money in a better place, he sold out and realized an immense profit.

Mr. Gould has himself stated that when the Rutland & Washington Road to Troy was offering its first mortgage bonds at ten cents on the dollar, that he bought them all on credit at that figure, and then became the president, treasurer, general superintendent and owner of a road about sixty miles long. He was then learning the railroad business; he developed this road, and when it became part of the Rensselaer & Saratoga, he sold his stock at $120 and went West.

When Mr. Gould went to New York he was, of course, wholly unknown. So little is known in Wall street, that none of his personal friends can tell how much money he had at that time. It may be remarked, however, that none of them have any definite notion of how much he has now. His first appearance in the street is said to have been as a "curb-stone broker," that is, a man who deals in stocks listed on the Stock Exchange without having a seat, or doing business in that building.

Mr. Gould, in his recent statement, related the profitable speculation which he made in Cleveland & Pittsburgh stock, which for a long time was in a very poor condition. He bought it and put his whole energies into the development of the business of the road, which almost immediately revived and earned dividends; the stock went up to 120, when he sold out after his usual fashion, and soon found another good investment, which was no other than the Union Pacific. The incident which Mr. Gould

now turned to his advantage was the death of a large stockholder named Clark, which quite unexpectedly threw his shares upon the market. "About this time," says Mr. Gould, "the stock went away down to 15, but I continued to buy it up as fast as it was sold; when, to the surprise of everybody, it rose rapidly, and before long was paying dividends." One secret of this marvellous advance was the narrator's development of the iron interest on the line of the road and its branches, but no sooner did other speculators perceive that Mr. Gould was making money where they had lost, than a great outcry was raised that "the Union Pacific was Jay Gould's road," scenting danger of some kind in that fact, though what the exact cause of the panic was it would be difficult to tell. However the excitement abated when the great financier disposed of his great block of stock, which was soon distributed among some thousands of smaller investors.

How much Mr. Gould was worth when he went into Erie can be only a matter of conjecture; but it is a part of the history of that eventful episode that the company soon owed him $4,000,000, and that he afterward got the money. It is not to be supposed that Mr. Gould sold out his Union Pacific to pacify the clamor of the disappointed. It was the result of a keen foresight that induced him on the 17th of February, 1879, to get rid of his 100,000 shares of Union Pacific stock to a syndicate. The stock had been neglected for some weeks, and sales were rare at from 65 to 69. The common talk of the street indicated that there was no real demand for the stock, and that loans could not be effected on it at a higher valuation than $30 per share—the par value being $100. It was currently reported that Mr. Gould held 190,000 shares. The sales opened on the morning mentioned at 69¼, and by steady advances rose in a few moments to 78⅜. The new life so suddenly imparted to Union Pacific stock, and the ready sales made, even at the increased price, created great surprise on the Stock Exchange and in financial circles, and all kinds of rumors

were circulated as to the real cause. The true cause, however, was found to be Mr. Gould's large sale previously mentioned.

Mr. Gould's later ventures have been on the same gigantic scale, and with the same uniform success so far as the world knows anything of them. The purchase of several thousands of shares of Wabash at less than 5 was succeeded by the advance of the preferred stock to 80 and the common to 45. He also bought large quantities of Kansas and Texas at about 8 and increased its market value to 48. All through 1876–7–8 he was buying great quantities of low-priced stocks, and subsequently realizing profits which were simply tremendous.

The hobby of Mr. Gould's life is the Western Union Telegraph Company. There is no doubt that he has devoted his best energies to the successful management of that great corporation. He acquired control of it by bitterly opposing it.

He went into the American Union Telegraph Company at its very foundation. He extended its wires to every city of note east of the Rocky Mountains and into the provinces, making a complete system as far as he went, and filling the service with men of experience. Before the line had been in working order twelve months it had become a formidable competitor to the Western Union. In the great rise of stocks in 1879 Western Union sold up to 116. Then Mr. Gould menaced that company openly for the first time. He displaced its wires from the Union Pacific to Baltimore and Ohio and other roads, and substituted the wires of his own company. In one month Western Union dropped from 116 to 88. If the story that Mr. Gould was short 30,000 shares is true, he made $840,000 by the operation. Such a movement, however, would not have been in accordance with Mr. Gould's methods. He probably bought as much stock as he could when the price was low, and laid it away as a corner-stone for those increased possessions which afterward gave him the control of the Western Union Company.

Mr. Gould's next move was to predict a war of rates between

his line and the Western Union. The stock of the latter then went down to 95. Then he announced that he was to be taken into the Western Union directory and no war was to take place. Western Union went up to 104. When the day for the election of directors arrived no Gould appeared, and the stock went down again on renewed rumors of wars. The stock of Mr. Gould's American Union line was listed on the Stock Exchange and became an active security. The Western Union directory became alarmed. Efforts were made to get Mr. Gould into the board. These were finally successful, and the result was that in January, 1882, the American Union line was bought in by the Western Union. At the present time the capital stock of the latter company amounts to $80,000,000, of which Mr. Gould owns $20,000,000.

These comprise the principal operations in which Mr. Gould has been engaged since his life in Wall street began. In addition to these he is intimately connected with the foundation and building up of the Texas & Pacific, the Missouri Pacific, the Pacific Mail, and the elevated railways of New York. With regard to the latter he has acted the part of a saviour in time of distress. His arrangements of the payment of dividends, and his substitution of Manhattan first and second preferred stock for stocks of the New York and Metropolitan companies, were a masterpiece of financiering.

There is one passage in Mr. Gould's life which must now be taken into consideration, and which is unpleasant because of the comments which have been freely made upon it. There is little doubt that Mr. Gould was once compelled to resort to extraordinary measures to save himself from ruin by the unfaithfulness of a friend. Envy and malice, which are constant attendants at the successful man's side, have found no difficulty in painting those dark hours in far blacker colors than they deserved. The true story of those days is here told with the belief that those who read will be able to judge with some degree of justice as to Mr. Gould's position.

The historic "Black Friday," when men were ruined by scores and fortunes mown down as if by the sweep of a scythe, was September 24, 1869. Jay Gould has been accused of being the central mover in the great combination of operations which preceded this day, but a brief history of those movements will show that Mr. Gould was fighting to save himself. He fought like Napoleon, it is true, and swept others out of his way, but he fought to win—and he did win. The history of the events which led up to the great panic and which occurred during its existence, as given in one of the leading newspapers a few years ago, are as follows:

"After the great suit of Erie *vs.* Vanderbilt, Mr. Gould was chosen president of the road, with James Fisk, Jr., as comptroller. During June, July, August and September, 1868, the capital stock had been increased by 235,000 shares, and stood at $57,766,300. The fresh issue was on the market and the price went down to 44. It was determined by Messrs. Fisk, Daniel Drew and Gould to put the price lower. They, therefore, locked up greenbacks to the amount of $1,400,000. Drew, however, betrayed his partners. He was short of 70,000 shares, and to punish him the combination unlocked greenbacks and sent up the stock. Mr. Drew lost $1,500,000 by the movement. The price of the stock went up considerably further, and in order to protect himself Mr. Gould was obliged to get it down. To accomplish this he bought gold in company with the other members of his clique. Abel R. Corbin, acting for the Gould party, sounded the government as to its probable policy, and announced that it would not sell gold. The clique bought millions. In August, 1869, the price was 131. In September the clique bought $9,000,000, at 133½ to 134. On the morning of Wednesday, September 22d, it held several millions more than there were in the city of New York, outside of the sub-treasury. The price was 141. The clique continued its operations, the details of which are not necessary, in order to force the 'shorts' to cover, and the price continued to rise.

During 'Black Friday' week gold went up to 165, and the grand crash came which involved the financial affairs of Wall street in confusion and brought ruin upon hundreds of individuals. It is said that while Albert Speyers, a German broker, who was working for the clique in the gold room, was bidding 160 for any number of millions in gold, Mr. Gould was selling out that which he had already bought through a dozen different brokers. Thus he was preparing for the collapse which he knew must come. Perhaps this looks like something different from fair dealing, but it is only the usual method of Wall street. The morals of the Stock Exchange are not those of the Puritans. Mr. Gould was working in Wall street and he had to use the methods of that street. Every man in the street was looking for an opportunity to treat Mr. Gould in precisely the same way; but here, as in other operations, the keenness of his perception, the vastness of his combination, the cool courage with which he ran risks involving scores of millions of dollars, brought him out of the struggle a victor over the many who were striving to crush him. The price had been pushed up too far. Secretary Boutwell sent word that he would sell $4,000,000 to relieve the stringency of the market. The price fell more suddenly than it had risen, and utter confusion prevailed in Wall street. The ruin was hastened and made more complete by private interference. A broker from James Brown had preceded Boutwell's orders by offering to sell millions at 160. When the despatch arrived, bringing real gold into the fight against the phantom gold, the pressure was too great and the 'bulls' were routed—all but the wary man, and one, perhaps two, of his clique."

Among the many firms which "went under" in the stress of those days were the following: Albert Speyers; Galway, Hunter & Co.; William Belden & Co.; Zuiga & Graves; Chase, McClure & Co.; P. H. Williams, Jr., & Co.; Charles W. Keep & Co.; James W. Brown & Co.

The general admission that in Wall street each man is for

himself, and the financial opponent of every other man, necessarily tends to cause the complaints of those who have been worsted in the struggle to be little heeded or commiserated; yet we should expect to find now and then a ray of candor from even the most inveterate financier when a personal friend of less experience seeks to gather a hint from the former; but if Mr. Joaquin Miller's interview with Mr. Gould is correctly reported, the poet was sadly deceived if he thought to get a "point" from his friend. This is the story: Mr. Miller had been watching Western Union in Wall street, and seeing the stock go down about 18 points, ventured to buy 100 shares; it fell again, and he bought another hundred, and still another, and so on till he reached the limits of his margin. Then becoming intimidated, he thought he would step over and see Mr. Gould—"his friend." Telling his day's experience, he explained his purchases, when, to use his own words, "Mr. Gould looked at me with a sweet and innocent surprise, as much as to say, 'Only to think that a man would touch that worthless Western Union.'"

"I'm so sorry you've bought this stuff; *my* telegraph is the other line," and he sighed.

"I bought it because I thought it cheap. Will it be lower, Mr. Gould?"

"Well," he answered, "we" (looking at his son George) "have not a share of it. It ought to be a good deal cheaper."

"Then I shall sell twice the amount I hold and hedge. Thank you."

"The next morning," adds Mr. Miller, "I did sell; sold right and left, for the whole bottom seemed to be dropping out of Western Union. It kept on tumbling, and by noon I was even. By one o'clock I was almost rich—richer than I had ever been before. *I remained a rich man about thirty-five minutes!* Then the tide began to set against me. Western Union bounded up with a rapidity that dazzled me, and by the time the hammer fell in the Stock Board I literally had not a car-fare left." Mr. Miller

affirms that at the very time described above "Mr. Gould had about 200 shares, and was picking it up as fast as he could knock it down." Comment is unnecessary.

One operation of Mr. Gould's, beyond all others, has interested and excited the public mind, and that is the attempt to buy up successive newspapers so as to get control of the Associated Press; previous to this movement the Western Union Telegraph Company, under the instigation of Mr. Gould, had entered into a contract with the four combined trans-Atlantic cable companies, in which was a clause that "*whenever the messages contained anything affecting the Western Union Company, in any way, it would be the privilege of that company to inspect them*," and as all foreign messages were to be sent direct to the Western Union main office, this was in effect to give the right of inspection of all cable messages to the officers of Jay Gould; for, how could it be known what would affect the Western Union, unless all were examined? This was a tremendous power to be put into the hands of one man. Some months after the conclusion of this contract, Mr. John Pender, M. P., President of the Direct Cable and of the "Globe Telegraph" and "Trust Companies," of London, visited New York to endeavor to procure a modification of the existing contract. Not specially the above clause, but for the right to receive messages from other sources than through the Western Union, to which they were restricted. Of course, he failed in his mission.

In connection with this peculiar arrangement for securing the first perusal of commercial correspondence through the Atlantic cables, was the effort made to buy up a controlling interest in the Associated Press Company. This association consists of the seven leading newspapers of New York city, namely, the *Herald*, *World*, *Times*, *Tribune*, *Express*, *Journal of Commerce*, and the *Sun*. For some time it had been generally understood that the *Tribune* and *World* had succumbed to the influence of Mr. Gould's millions, and later the *Express* was bought up without reserve. Consider

now the vast influence which this colossal combination was capable of exerting. Four trans-Atlantic cables! a net-work of telegraph lines over the whole country, and the control of three-fourths of the Associated Press! No wonder that some alarm was experienced, when brokers, merchants, and manufacturers reflected, that if this absorption went on a few degrees further, that the whole country would be dependent upon one man for the color and character of the news it should receive. Fortunately there were papers not to be bought, and one of these, at least, rich enough to withstand all the fascinations of the great financier's gold; able also to procure the laying of an independent cable, if its proprietor saw fit. But the very project shows the audacity of the ambitious mind, which grows with what it feeds upon, until no bounds are recognized within the pale of the possible.

The present wealth of Mr. Gould has been variously estimated. It is common to overestimate the wealth of men of moderate fortune, and to underestimate that of the great millionaires, because as great a show can be made by a man who has ten millions as by one who has fifty. It has been said by many newspapers that Mr. William H. Vanderbilt's fortune amounts to $100,000,000, but persons who are more intimately acquainted with his resources place the amount at three times that figure. Mr. Gould's wealth has been estimated at from ten to seventy-five millions. That the first estimate is absurd is at once shown when we remember he was worth that and more in 1873, and his twenty millions of Western Union stock speaks for itself. That the last is probably too small can be easily proved. In the beginning of 1882 Mr. Gould was accused by the rumor-mongers of Wall street with selling out enormous quantities of his stocks. He therefore called together a number of prominent operators, including Russell Sage, Cyrus Field, Judge Dillon, and others, and openly exhibited to them not only the record of his stock possessions, but the certificates of the stocks. To their great astonishment, they found stocks to the amount of $50,000,000 tied up in bundles, the dates

of Mr. Gould's purchases showing that they had been in his possession and never out of it for several years. His bonds were not shown, but he offered, if the gentlemen desired it, to produce "a couple of carriage loads." This exhibition was succeeded by a powerful bull movement which, if Mr. Vanderbilt had adhered to the programme agreed upon by him and Mr. Gould, would have been one of the most remarkable in the history of Wall street. Now, if Mr. Gould owned all those stocks and bonds at that time, he must certainly have had some money in bank; he has been known to draw and have cashed a check for $2,000,000. If he owned fifty millions in stocks, it is probable that his possessions in bonds were as large; and we may reasonably suppose that Mr. Gould's fortune amounts to $100,000,000.

CHARLES GOODYEAR.

Mr. Goodyear, the discoverer of vulcanized rubber, is a specimen of that unfortunate class of inventors who only come within reach of their fortunes just as death is reaching for them. Few persons who have benefited the world so much have suffered more in the preliminary stages than did this man, who was born in New Haven, Connecticut, on December 29th, 1800. When quite young his family removed to Philadelphia, where his father and brothers engaged in the hardware business and in which he became a partner; but in 1836 this firm failed, and Charles, who had become much interested in the India rubber business, turned his attention in that direction. He had already made some improvement in an India rubber life-preserving apparatus, and hoping to sell it, went to New York, there offering it to the agent of the Roxbury India Rubber Company. Instead of buying the improvement, this agent informed Mr. Goodyear of the many defects of the rubber being manufactured, and of the necessity for certain improvements which would secure the permanent elasticity of the articles manufactured but render them insensible to the effects of heat and cold. Up to this time the rubber shoes, for instance, were not only shapeless, heavy and unsightly, but became so stiff with cold as to be unusable, and when exposed to the fire were in danger of melting; the garments produced cracked in winter and became sticky in summer, besides giving out an odor not suggestive of "Araby the blest." Mr. Goodyear took in the situation, and became convinced that he was the man to make the needed discoveries. He immediately commenced experimenting; the first batch of shoes which he made in the fall and early winter he put away to test their surviving through summer's heat, as he did

not wish to put a defective article on the market; his doubts were confirmed as to their durability, the first warm weather reducing them to a useless, offensive mass. He had received some assistance from a friend; but he now withdrew his aid. Mr. Goodyear was in very poor health; but he had no idea of giving up the search for a perfect compound.

An old acquaintance gave him the use of a room in Gold street for a laboratory, and another let him have chemicals on credit, and he succeeded in producing smooth elastic sheets, for which he received a medal at the Fair of the American Institute, in 1835. He was praised by the newspapers, and actually sold all he could make, but he discovered that a single drop of acid of vinegar, lemon juice or even that from a sour apple would reduce the substance to its original stickiness. He was not content with and would not continue the manufacture of so imperfect an article. This "cured," as he called it, he now began to experiment anew upon; and having such imperfect resources for grinding materials was obliged to carry in a jar on his shoulder the quick-lime which he used, three miles. At last accident revealed one fact to him: while bronzing a piece of rubber cloth, he applied aqua fortis to a portion of it, to remove the bronze from a certain portion; it not only did that, but it discolored the cloth to such an extent that Mr. Goodyear threw it away as useless. Noticing a few days after, he found its character completely changed; it would now bear a degree of heat such as would previously have melted it; as aqua fortis is two-fifths sulphuric acid, it was plainly a great step towards final success. Mr. Goodyear following up this discovery obtained a patent "for curing India rubber with aqua fortis," and opened a store for the sale of his goods on Broadway. Then an accident in his laboratory nearly cost him his life, and before he recovered from his injuries, his friend and silent partner failed, and he was left utterly without resources. The Roxbury Rubber Company had failed; but in September, 1836, Mr. Chaffee, who had been at that concern, allowed Mr. Goodyear to use the buildings

and abandoned works for further experiments. For a while the clouds were lifted; he made and sold several thousand dollars worth of goods; but getting a government contract for a large quantity of mail bags, which he made and delivered in apparent good order, at the end of a few weeks they had become so soft as to be useless. By this he learned that aqua fortis would cure only very thin goods; and the report of this failure with the bags destroyed the sale of his other goods. His effects were sold for debt and he was again in the deepest poverty.

Through the foreman of the old Roxbury works, Mr. Hayward, he learned that the use of sulphur hardened the gum; that it was, in fact, the great master power over rubber; but yet the precise way of using it was a mystery. One day he dropped a piece of sulphur-cured leather on the stove, which was red hot; he expected to see it melted by the heat, but, no, it shrivelled like leather, instead of melting. Thus he learned that sulphur-cured leather must be treated to heat to destroy its soft, sticky nature; but what degree of heat he had yet to learn. Years of experiments followed; the pockets and patience of his friends were exhausted, his health suffered, his family nearly starved. But here comes in a noble trait of the man: a French firm sent, while he was in the deepest distress, offering to buy, at a large sum, his system of curing rubber with aqua fortis; and despite the entreaties of his friends he had the honesty to refuse—telling them that he was on the verge of an improvement which would be sure to render goods cured by aqua fortis unsalable.

People who had hitherto helped him now called him crazy; but he persevered, and in 1844 produced perfectly vulcanized rubber goods. He obtained the grand medal at the Paris Exposition, and was presented with the ribbon of the Legion of Honor by Napoleon III. But he was worn out with the long struggle; his rights for the United States alone were sold for millions of dollars, but it was too late for him to enjoy the wealth that had come so late. He died in New York, in July, 1860.

EDWARD CLARK.

EDWARD CLARK is best known in the community as the President of the "Singer Manufacturing Company," and a late partner of Isaac M. Singer, though this position was by no means the limit of his business activity or usefulness in society. While practising law in New York, the firm-name being Jordan & Clark, there entered the office one day a person named J. Thomas Jones, now manager of the Singer's business company in Utica, and the same man who built the first Singer machine, in 1850. This person laid before Mr. Clark the points in the Singer claim, but neither he nor Singer had then the means to establish their priority of invention, contested as it was by Elias Howe, Jr., and also by others, who were suing Mr. Singer for infringement of their patents. In the course of the examination of the papers and drawings presented by Mr. Jones, Mr. Clark became much interested in the machines themselves; he appeared to see, as with a prophetic eye, the revolution which this mechanical agent for the performance of woman's work was destined to make in society; only, like the inventors themselves, and many other persons, he slightly mistook the nature of the change which these machines would produce. He figured to himself the laborious style of work, which kept the mother of a family "stitch, stitch, stitching," for weary hours, to keep her little ones decently clothed, and which never-ceasing employment with the needle really almost precluded her from the pursuit of any form of intellectual culture, and Mr. Clark estimating the rapidity with which the same amount of work could be accomplished by machinery, he pictured to himself the increased refinement and intelligence which would result from the use of this leisure time saved from the slavery of the needle, and which would

be secured to the coming generation of young women through the use of these machines. Indeed, it seemed almost a work of benevolence, a humanitarian movement, to promote their construction and sale. That there was evidently money in it, too, did not detract from its interest. He had not overrated the change that sewing-machines were destined to produce, but he and others greatly underestimated the extent to which this great facility of accomplishment would be turned to the gratification of vanity; the amplification of ornament, and the endless production of elaborate trimmings. Leisure has not resulted to woman from the use of sewing-machines. The "great revolution" has resolved itself into greater elegance and variety of costume, and the absolute annihilation of everything rustic or old-fashioned in woman's attire, wherever these machines have penetrated.

A member of the original Singer Company named Zeber, who had become discouraged with the obstacles which impeded the progress of the invention, and especially with the tedious litigation threatened, was anxious to sell out his share, which Mr. Clark readily bought. From this time forward the interests of the Singer Manufacturing Company and those of Mr. Edward Clark were one and identical. He had greatly assisted Mr. Singer over his law troubles, not only with advice but with money, and eventually entered into partnership with him under the firm-name of "I. M. Singer & Co." This partnership continued until 1863, when both partners retired from the active management of the business, and the Singer Manufacturing Company was formed, of which both the partners became directors.

Mr. Clark had scarcely begun to accumulate money above a competency, than he began to give away in proportion to his increase. He was an Episcopalian in faith, and for many years in succession he contributed largely to Episcopalian Home Missions, whose operations were chiefly carried on in the West. To his *Alma Mater*, Williams College, of Massachusetts, he made the handsome gift of a Museum building, a costly stone structure known as "Clark Hall,"

adding various other gifts at intervals, as the ascertained needs of the college were presented to him, or as he sought them out; to which the Faculty responded by conferring upon him the degree of LL. D. He was the principal contributor to the erection of the Episcopalian church at Centreville, Passaic county, New Jersey. Among other large buildings which he put up was the "Hotel Fennimore," at Cooperstown, which was something he said that should be worthy of the pioneer novelist of America, who had hitherto been represented by an old-fashioned country inn. For this same Cooperstown (his summer home) he had almost the same affection as for the place of his birth, and when there was a question of introducing water into the town, and the people felt too poor to appropriate the necessary funds, this beneficent Crœsus volunteered to loan them the money, with a practically unlimited time in which to repay it.

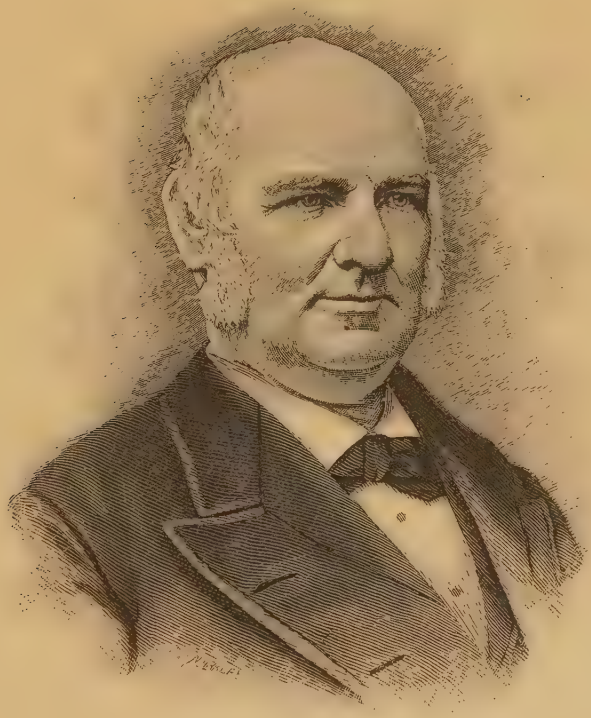
Mr. Clark had married in early life the daughter of his old law-partner, Mr. Jordan; she died several years ago, and of this marriage an only son, Albert C. Clark, survives. His private charities were very large and widely distributed, and it does not seem that great wealth could be placed in better hands. He died in 1882, leaving an estate valued at $25,000,000.

JOHN W. GARRETT.

THERE are few men living who have done more for the material advancement of their natal city than John W. Garrett of Baltimore. Unlike so many of the wealthy men of this era he was not a poor boy; it was not his fate to work on a sterile farm, to acquire a limited education by stealth, and to delve through his youth and early manhood in depressing labor for poor pay, with little promise of a better future. Mr. Robert Garrett, his father, was one of the richest and most enterprising merchants of Baltimore, when his second son, John W., was born, on the 31st of July, 1820. With ample means to secure the boy every comfort, and even luxury, his education was carefully attended to, and after studying at the preparatory schools of his native city he completed his education at Lafayette College, Pennsylvania.

When nineteen years of age he was taken into the business firm, consisting of his father and his elder brother Henry: the firm-name being "Robert Garrett & Sons." The business of the elder Garrett had already reached very wide limits; his foreign trade was large, and he had very extensive connections with the western country; and it was through observing the difficulties of transport from the seaboard to the interior, and especially beyond the Allegheny Mountains, that first attracted Mr. Garrett's attention to improved modes of conveyance for freight. For years after the establishment of the mercantile firm of Robert Garrett & Co., the only method of conveying goods over the laborious mountain roads was in those strong and capacious, but slow and unwieldly, "Conestoga wagons."

It may be surmised with what pleasure the first attempts to introduce a more expeditious system were watched by this enterpris-



JOHN W. GARRETT.

ing firm when it was first proposed to build a railroad, with its southern terminus in Baltimore, with the distant hope of extending it to the Ohio. The difficulties to be overcome on this route were very great, on account of the steep grades and the sharp curves which were necessary even in the first two miles outside of the city. And even after the road was partially built the promoters of it feared that no engine could be built which would overcome these difficulties, and horses were used to draw the cars for some time; but at the moment of their deepest depression there happened to be in Baltimore a citizen of New York, who had great faith in the road. He built the engine, attached it to an open car, invited the directors to accompany him, acted as engineer himself, and safely made a trip of thirteen miles and back, on which were some sharp curves and high grades, and thus demonstrated the complete feasibility of operating the road successfully. That man was Peter Cooper, and this trip was made on August 28, 1830.* Previous to the inauguration of this road there had been none built in the United States, except a short strip from Quincy, Massachusetts, to Boston, for the purpose of bringing stone from the former place to build the Bunker Hill Monument —this was used in 1827.

On July 4, 1828, the corner stone of the Baltimore & Ohio was laid with impressive ceremonies by Charles Carroll, of Carrollton, the last surviving signer of the Declaration of Independence. This was the first road opened for general freight and passenger traffic in the United States. The Garretts, father and sons, were large stockholders in the pioneer railroad, which promised such enlarged facilities for their business, when placed upon a firm and reliable basis; but it advanced slowly, and for the first twenty years of its existence was ever struggling with financial difficulties, and it was not until 1853 that the company's rails reached the grand point of their expectation—the Ohio river, at Wheeling, a distance, which now seems almost trivial, of three

* See sketch of Peter Cooper.

hundred and seventy-nine miles. But this passed through a rich mineral and agricultural country, and proved more remunerative than even its projectors had dared to hope; but still the management was not of the best, and a few years later, about 1857, Mr. John W. Garrett began to take a more active interest in its affairs. His suggestions and counsels appeared to be so wise and far-seeing that he was in 1858 chosen President, and from that time forward the prospects of the road began to brighten: hitherto the great lack had been the want of sufficient capital, but this impecunious state was soon to be changed into prosperity.

No sooner had Mr. Garrett got the reins into his own hands than he began a system of branch extensions: tapping here and there manufacturing and agricultural districts, which immediately became profitable freight patrons of the road. He had naturally large administrative abilities, and thoroughness in every department soon became the order of the day. He began by a careful examination of the condition of the road, closely observing its capabilities; and one of the first branches built was that to Pittsburg, the trade of which was thus brought to Baltimore. This enterprise soon led him, as other roads were built, to lease such as would benefit his own, where this was practicable, and where not, to enter into such amicable relations with other companies as would tend to their mutual benefit. From the moment of his presidency the Baltimore & Ohio road took an onward bound of prosperity which it still maintains.

One of the great points appreciated by Mr. Garrett, in his estimate of the advantages of the Baltimore terminus, was the fact that from any part of the west, southwest, or northeast, tide-water could be reached much quicker than by any other route lying north of it. Thus from Chicago to New York, *via* the New York Central Railroad, is 980 miles; by the Erie road it is 961; by the Pennsylvania Railroad it is 899; by the Baltimore & Ohio it is only 815 miles to Baltimore; the latter port being nearer to Chicago by one hundred and thirty-two miles than New York. From

other points in the west a similar or greater saving of distance is made. Conceiving from these facts that western freight ought naturally to gravitate to Baltimore rather than to any other Atlantic port, Mr. Garrett caused a marine depot to be established at Locust Point, on the northwest branch of the Patapsco river, which is the head of tide-water in that direction, and has the advantage of being opposite the great "Canton District" of the city, where some thirty leading industries are followed on a large scale; and to this great manufacturing district Mr. Garrett established ferry communication with boats having rails laid for the freight cars, which could thus be loaded and run on the main road without transfer of goods, after once loading, to any point on the Baltimore & Ohio road. Not only this, but he erected at Locust Point immense grain-elevators for the use of the export trade, built piers for the accommodation of foreign vessels, and after the close of the war in 1865 started a line of steamers to Liverpool; but trade had not sufficiently sought this direction at that time, and the first essay was not a great success; but as the combinations of the Baltimore & Ohio Railroad were extended, and freight for exportation came forward in greater abundance, another and completely successful line of steamers was inaugurated. This was the North German Loyds to Bremen *via* Southampton, and was arranged for the bringing of emigrants as well as freight. These proved so profitable that it induced the establishment of another line—the Allen, making the ocean voyage *via* Halifax.

The Baltimore & Ohio Railroad, which is so intimately connected with the last thirty years of Mr. Garrett's life, that to mention the one immediately suggests the other, holds a peculiar position in the history of railroads in this country; being largely owned by the city of Baltimore, which is the largest stockholder in the company, which originally owned stock to the value of $3,250,000, which pays ten per cent., and as the city pays on her loan, caused by this investment, only six per cent., she annually makes $130,000, which is so much saved to the tax-payers of the

city. Baltimore now owns over $5,000,000 of stock. The interests of the city and the railroad are such that nothing can benefit the one without a sympathetic effect upon the other. Hence, there has been on the part of the city no grudging of facilities for the expanding business of the Baltimore & Ohio Railroad. At Locust Point the railroad company occupies three thousand six hundred feet of water-front; and in the western part of the city, at Mount Clair, are the great work-shops, where everything called for in the construction or equipment of a railroad is made, from iron bridges and locomotives to the smallest article of decoration or use. Sixteen hundred hands are employed in the works at Mount Clair.

Baltimore has had not a few citizens who have enthusiastically worked for her advancement, especially aiming to make the beautiful city, at the head of Chesapeake Bay, a grand commercial centre, but among them all there has been no more devoted son than John W. Garrett. Under his direction there is not a rail laid or a spike driven, or a dollar invested anywhere between the seaboard and St. Louis which is not designed to react on Baltimore, and to push that enterprising place a few steps higher in the scale of Atlantic sea-ports. Among the many improvements introduced in the management of the Baltimore & Ohio Railroad, under the Presidency of Mr. Garrett, has been the policy of establishing, under the auspices of the company, good hotels at various points on the road, these being supervised by persons in the employ of the directors; and in these travellers may expect good accommodations, the object of their establishment being to induce travel over this road in preference to others. Another very excellent plan of securing faithfulness on the part of certain classes of employés is the giving, at designated intervals, of a money premium to such as are found, on inspection, to have their special department in the most effective condition. This includes all officers having the oversight of the machinery and transportation, the condition of the tracks, and all those parts of this great whole on which depend the safety of passengers, and the order and speed of conveyance either of persons or freight.

In 1877 an express company was organized, and an express messenger sent out with every train, a great advantage to the patrons of the road. Superior, however, to any other of the many advantages which have grown out of the ambition of President Garrett to make his railroad system the peer of any other in the country, was his proposition to establish, in connection with it, a perfect telegraph system for its whole length. Mr. Garrett stated in June, 1882, that the success of the Baltimore & Ohio Telegraph Company had attracted much favorable comment, and, as an instance, said, that over the direct line, from the Board of Trade in Chicago to the Corn and Flour Exchange of Baltimore, "transactions had been made and orders executed and recorded within three minutes; and that over their lines between Cincinnati and St. Louis similar rapid work had been accomplished." In fact, such had been the growth of this telegraph adjunct to the Baltimore & Ohio Railroad that on many of its lines in 1882 they were operating sixteen wires, with a prospect of having to enlarge their plant.

President Garrett has done much for the city of Baltimore and for its western connections; he has also done amazingly well for himself; but in all his business enthusiasm and personal ambition, he has not forgotten those humbler sons of toil, without whose muscle and brains his far-seeing visions could not have been made realities. Desiring to do something for the mental culture and entertainment of his many employés and workmen at Mount Clair, a reading-room was established in December, 1869; this was furnished with newspapers, magazines, and about a thousand bound volumes. Though many of those for whom it was intended availed themselves of these advantages, it was observed that a considerable number of the men never entered the building. Discussing this matter with a friend, Professor Newell Martin, the decision was arrived at that something of a more social nature was needed to rouse some natures to any intellectual exertion whatever. When Professor Martin suggested that lectures had proved

very attractive to working-men in England, Mr. Garrett cordially responded to this suggestion and held himself ready to forward it in any way that was needed. The result of this conference was that a course of lectures was organized for the month of February, 1882; President Garrett announcing in a circular addressed to the "Employés of the Baltimore & Ohio Railroad Company," that a course of free lectures would be given in Hollin's Hall, and that the wives and daughters of employés were also free to attend them. That President Garrett did not underrate the mental calibre of his workmen may be judged from the choice made of lecturers and subjects. The first given was by Professor Martin, of Johns Hopkins University, on the anatomical subject of "How Skulls and Backbones are Built." The second was by Dr. Henry Sewell, on "How We Move;" the third by Dr. Sedgewick, on "Formation;" and another by Dr. Brooks, on "Some Curious Kinds of Animal Locomotion;" all scientific subjects. President Garrett interested himself so much in this matter as to be present on each occasion and introduced the lecturers. At the close of the series, on motion of Mr. Conway, the foreman of the company's foundry at Mount Clair, a resolution of thanks was passed both to President Garrett and the lecturers, by the delighted and grateful audience. In response, Mr. Garrett stated that he hoped in other seasons to have a similar course on other subjects, and that hereafter arrangements for such may be regarded as a feature connected with the service of the Baltimore & Ohio Railroad Company. Subsequently President Garrett published these lectures in a brochure, and distributed these gratuitously among the workmen.

Mr. Garrett is not one of those persons who think material success and prosperity the whole of life. He has the true interests of Baltimore at heart, and is as ready to promote its moral culture as its secular progress. Among other institutions which he has favored with his influence and largely aided with his money is the Young Men's Christian Association, which was founded in 1853. On the occasion of the thirteenth anniversary of the asso-

ciation he addressed them, stating some facts which incidentally show his own share in the progress they had made. In 1870 he had assisted in raising a fund of $237,000 for the erection of the elegant building they now occupy. It was on this occasion that he stated that he had undertaken to get a good round subscription towards the object from his friend, Johns Hopkins. But it so happened that on the very day on which he was to present the subject to him the two friends were present at a meeting of the Baltimore Copper Company, of which both were large stockholders; at this meeting losses were reported, of which about six hundred thousand dollars must be shared between Mr. Garrett and Mr. Hopkins. This fact, however, did not prevent Mr. Garrett from bringing before his friend the claims of the Young Men's Christian Association. Mr. Hopkins did not bear the loss of money with absolute equanimity, and, naturally enough, said: "That with the recent large loss which had befallen him he did not think it a proper time to consider the subject." But Mr. Garrett having made his own subscription finally persuaded Mr. Hopkins to put his name down for $10,000, leaving space for the latter's name at the head of the list, and with these two subscriptions to start with, the final success of the project was assured.

But whatever Mr. Garrett may have done in other directions it is undoubtedly as the active, enterprising head of the grand railroad system of the Baltimore & Ohio Railroad that his name will be longest remembered in the city of his birth; so many and widely extended interests have grown out of this, the commerce and general prosperity of Baltimore have been so largely increased by it, that one can scarcely walk in any part of the city without coming across some evidence of the beneficial stimulus growing out of Mr. Garrett's progressive views. He takes great pride in the fact that the railroad company of which he is president has issued no watered stock, and pays no interest on any hypothecated bonds; everything is genuine and on a sound basis, having for a long time paid semi-annual dividends of five per cent. The

Fifty-seventh Annual Report shows a high degree of prosperity. From the main stem and its branches for the year ending October 1, 1883, was received a revenue of $19,739,837.93; an increase of nearly $1,400,000 as compared with the preceding year, and an increase of over $5,500,000 over 1879. The surplus fund amounts to $45,763,479.89, which sum is not represented by either bonds or stock. The earnings in 1883, over expenses, were $5,432,183.45. Very heavy losses were incurred by the Baltimore & Ohio Railroad during the effort of that company to put the Marietta & Cincinnati Railroad on a good financial basis; but this road, acting as a feeder to the Baltimore & Ohio, is now fully compensating for the outlay; the advantage arising principally from the fact that in that section western shippers can get their freight to Baltimore over a line of but five hundred and seventy-nine miles; while, if sending to New York by the Central, they must pay rates for eight hundred and sixty miles. On this point Mr. Garrett had something of a controversy with his great railroad rival, William H. Vanderbilt, in 1881, and in a pamphlet, entitled, "Reply of John W. Garrett, President of the Baltimore & Ohio Railroad Company, to William H. Vanderbilt, President of the New York Central & Hudson River Railroad Company," Mr. Garrett discusses the ill-policy of cutting rates to injure other roads; charges his rival with a wish to dominate the whole country; claims the right to carry freight even to New York (a point disputed by Mr. Vanderbilt), and shows that the Baltimore & Ohio Railroad Company can operate its line cheaper than the Central, because "it runs a great portion of the distance through most valuable coal fields. While the New York Central is paying from three to five dollars a ton for its coal the Baltimore & Ohio can bring it right out of the pit and dump it into the car of the engine, at a cost possibly of eighty to ninety cents a ton. The advantage it has in fuel far overbalances any advantage the New York Central may have in grades." Mr. Garrett also claims the right to make rates correspond to geographical distances, which is not admitted

by his rival. On this point he wisely says: "It is not the Baltimore & Ohio, or the Pennsylvania, or the New York, Lake Erie & Western, or the New York Central Railroad Company, but it is the interests of the vast populations connected with these lines, and the source of the commerce of the country, that are entitled to and will have the cost of transportation adjusted in proper relation to distance."

John W. Garrett has now been twenty-seven years at the head of this great railway system, and, as we have shown, he has a true and just appreciation of the duty he owes the public in a place of such responsibility.

On the occasion of his recent re-election he said: "When I became your executive in 1858 the length of the road under your control was but 514 miles, and it had cost $32,000,000; now the properties owned and controlled by the Baltimore & Ohio Company aggregate 1,995 miles, and these have cost over $134,000,000. At the close of the first fiscal year of the present administration the total revenues were $4,301,000; for the last fiscal year they have been nearly $20,000,000; while, therefore, neither wishing nor intending to continue much longer in the important position to which you have for so many successive years called me, yet, with strong desire to secure the interests with which we have been so long identified, I again accept the trust which you tender with so much cordiality and unanimity."

In the beautiful suburb of Clifton, which lies upon high ground overlooking the city and bay, Mr. Garrett owns a very large tract of land, upon which is erected his elegant residence, nearly opposite to the old-fashioned mansion so long occupied by the deceased millionaire, Johns Hopkins. The whole region thereabout is park-like, and a beautiful drive connects this section with the famous Druid Hill Park. Here Mr. Garrett dispenses a liberal hospitality. He is a patron of the fine arts; is a director of the Peabody Institute, and also of the Johns Hopkins University.

BENJAMIN HOLLADAY.

BENJAMIN HOLLADAY, the wealthy express man, was originally a poor boy living in Western New York, but emigrating betimes to what was known forty years ago as the "Far West," before California was thought of. He passed through many changes of location and occupation, as also some curious vicissitudes of fate, before he struck upon the line of business which was the starting-point of his prosperity. In his connection with the Overland Mail Express Company was laid the foundation of his fortune, and out of it has grown the claim which he has been prosecuting before Congress for the last seventeen years, and as it is not yet finally adjusted it may be of interest to trace its course since 1866, when his first petition was presented. The Congress of that year refused to make good the claim, which was for over $500,000. Realizing that there is nothing which a Congressman loathes so much as a State claim, Mr. Holladay very shrewdly withdrew all his papers, and the claim was not heard of again in Washington until 1872. This was a masterly stroke of policy; in the interim new members were elected, and what was of more consequence he was enabled at the same time to collect additional testimony in support of his claim, so that when he again appealed to Congress he had all the advantage of entering *de novo*, and armed with the knowledge of the kind of objections he would have to meet, and was thus every way better prepared than on his first attack. Probably no claim has ever been more thoroughly lobbied than this. Three years ago, after a long and exhaustive discussion of the whole subject, the Senate voted to reduce the bill reported from the Committee on Claims, which recommended that he should receive $526,739, to $100,000. The House of Representatives did worse:

it was left uncalled on the calendar. In 1880 the committee reported in favor of allowing Mr. Holladay $321,154, or $200,000 less than they had formerly done; on what principle this reduction was made they did not condescend to explain, although the same gentleman occupied the position of chairman on both occasions. Under debate a motion was made to reduce the allowance to $100,000; but this was lost and the bill went over. In January, 1881, the Senate voted once more for the payment of $100,000, and consequently his friends allowed the bill to drop. In January, 1883, the Senate voted to sustain the motion of reduction, but no final decision was reached.

Mr. Holladay has been largely interested in the railway system of Oregon, and in other roads in the Northwest, and when he found the "thousands" beginning to accumulate, he invested largely in real estate in various locations; but none of these have ever had such a curious record as the place which he bought for a homestead years ago, and which, if all the history of it was written out, might form the basis of a very attractive novel, or, perhaps, tragedy. It was in 1870 that Holladay bought a large tract of land in Westchester county, New York, which he called "Ophir Farm;" how he came to select this classical name is not clear; whether he thought the soil was so rich that it might truly be compared to the "land of Ophir, where there is much gold," or through pleasant remembrances of the famous Ophir mine, or of the fortunate winner of certain stakes on the turf, is uncertain; but at least it has had a curious history, rich in reminiscences and lawsuits. The farm lies between Harrison's and West Plains, and a large portion of it may be seen from the highway; it is undulating land, with large level spaces, and with the exception of a few groves is only timbered near the public road; there are some farm-houses upon it, but the notable point which attracts the eye of every passer is the gloomy colossal mansion which stands on an elevation in the centre of a wide plain. On this house Mr. Holladay spent over $1,000,000, and for many years it has been

one of the wonder-points to the inhabitants along the shore of the Long Island Sound, and the vicinity of Rye and White Plains.

Mr. Holladay's estate consisted of seven hundred acres, and the remarkable house built upon it was erected in 1870–71. It is a square, one hundred and thirty feet on each side, with several wings or annexes. On one side is a balcony and a colossal porch. The general style of architecture is English: the material is a dark gray granite, which gives it a decidedly severe appearance. Isolated as it is the general effect is very impressive, and if it was on a more rugged elevation would remind one of the home of a German *Freiherr*, or an English feudal baron. The prospect from it is most extensive and pleasing—extending from the sound to the Hudson river. At some little distance from the house stands a small but very beautiful white marble chapel which Mr. Holladay built expressly for his wife, who was a Roman Catholic, and who, while she lived, worshipped in it.

This whole property has been in litigation for many years. When Mr. Holladay lived on the place it was usually known as the "Buffalo Farm," since the owner kept several of these animals on the grounds. For several years "Ophir Farm" was leased to Mr. Garrett Roach, son of the famous shipbuilder, who has recently bought it. The history of this farm is a curious one. In 1871 Mr. Holladay conveyed this property to his wife, upon the condition that she execute a will giving him back the property at her death. This she agreed to do, and actually made a will in accordance with this agreement; but before her death, which occurred in 1873, she made another will, bequeathing all her property to her children and to others. On this last will being presented for probate by her heirs, the first will, with the written agreement annexed, was also submitted to the surrogate, who very justly decided that equity demanded the execution of the first will. On this decision Mr. Holladay mortgaged the property to the Mutual Life Insurance Company of New York for the nominal sum of $10,000.

Naturally the heirs under the second will did not give up their claim without a struggle, and a course of litigation was commenced, which has only been recently decided in favor of the insurance company (by that confirming the surrogate's decision), who foreclosed their mortgage, and have sold the property to Mr. Roach for $125,000.

Mr. Holladay had three children: a son, who is still living, and two daughters, both deceased. One of these married the Count de Pourtales, a member of one of the oldest families in France, who was for years an attaché of the French Legation at Washington: the other daughter also married a Frenchman, the Baron de Bussière, whose father was a large and wealthy financier in Paris. Madame de Pourtales died suddenly in a sleeping-car, and the shock of the news of her death so overcame Mrs. Holladay that she survived her daughter only a short time. The Baroness Bussière died a few years later at the New York hotel. These two women were both buried in the little chapel on Ophir Farm. A curious comment upon Mrs. Holladay's will was to the effect that one clause of it excluded from its benefits any descendants of hers who should marry a foreigner.

The other investments of Mr. Holladay are of a more ordinary nature, and have no such romantic history as that of the "Ophir Farm."

DAVID M. COLTON.

ANOTHER of the California railroad magnates was General David M. Colton. He made his fortune in hydraulic mining and went into Central Pacific when its fortunes were at a low ebb. He went in with Stanford and Crocker and shared all the advantages of the original projectors of that enterprise. As the head of the Contract and Finance Company, he completed the Central Pacific and built the Southern Pacific. He was a man of considerable force and ability, and his success financially was as remarkable as that of any of the bonanza kings. A San Francisco correspondent of the *Chicago Tribune*, in speaking of General Colton, said of him:

"David M. Colton was a remarkable man, and his career was characteristic of him. He came here from Maine in 1851 a beardless boy, and among those strong, turbulent spirits, the early Argonauts, was famous before his majority. He died at forty-six, and had then for over a quarter of a century been one of our leading and most notable citizens. Some of the authenticated incidents of his career are of as thrilling a character as anything in history or romance.

"Leading citizens here who knew him then say that at nineteen he plainly bore the marks of character which distinguished him through life—the massive under-jaw; the strong, firm lines of the mouth, denoting the iron resolution; the piercing eye, flashing with courage; the stout neck, set upon a frame of great strength, made him then, as all through life, a man to be singled out and remarked in a multitude. Colton was a law-and-order man, and his cool and steady courage, his daring and determination, were the qualities which marked him for a peace officer. No sooner was he of legal age than the electors of the county, by almost unanimous vote, pro-

moted him from the position of under sheriff to that of sheriff. The early sheriffs of California were remarkable men; men of proved courage, coolness and determination—they had to be to fill the office or be chosen for it—and Colton was a representative sheriff. He was a man of influence, and power and wealth poured in upon him. He made a flying visit to the East to marry the girl of his college-day love, Miss Ellen M. White, daughter of Dr. Chauncey White, of Chicago.

"Shortly after Colton's return with his bride occurred an incident which admirably illustrates his character. A valuable water-right was claimed by a company and coveted by the individual miners of the camp. While it was in litigation a miner, disregarding the injunction of the court, cut the company's ditch and helped himself to the water. He was arrested and jailed for contempt of court. Popular sympathy was with him. The miners determined upon his release. Fifteen hundred of them assembled, fully armed, at the jail, and demanded the release of the prisoner. Colton was at the moment attending a church fair which his wife, with the few other women in camp, was conducting to assist the only religious society of the settlement. Some one rushed to him with news of the uprising, and, while the miners were still clamoring at the jail door for the release of the prisoner and threatening to take him out if he was not set free, Colton came running hatless towards them, his long red hair—he always wore it long, even when treasurer of the Central Pacific Railroad—streaming back from his beardless countenance. Cleaving his way through the mob by sheer impetus, he rushed up the steps, and, planting his back against the door, confronted the angry throng of desperate and armed miners. He commanded them in the name of law, order and authority to disperse peacefully. The response was a clamorous demand for the release of the prisoner. 'Never,' said the young officer, calmly; 'you can only take him over my dead body,' and he confronted them unflinchingly. The mob, momentarily confounded and cowed by his heroic mien, recoiled, but soon returned, swear-

ing that they would have the prisoner. 'Give up the prisoner!' shouted hundreds of them, pressing forwards threateningly. 'I'll die first,' responded the young sheriff. 'Then die, you —— fool!' cried the foremost rioter, leveling his pistol. The sheriff was too quick for him. His own weapon was out and discharged in a twinkling, and the leader of the mob was carried off disabled. Instantly hundreds of weapons were drawn, and a volley was fired at the sheriff from every angle of attack. He stood undismayed, fronting the mob and returning their fire, throwing down one revolver as soon as emptied and drawing another. Strange to say, not a shot of all those fired struck him, but several of his assailants were wounded.

"It was an unheard-of thing. A mob of 1,500 desperate, armed, and maddened men beaten off and discomfited by one officer, and he yet a youth. Passion was boiling in the hearts of the rioters, and they soon returned, raging, to the attack; but in the meantime the conduct of the sheriff had inspired others with some of his spirit and raised him up supporters. The judge of the county, the clerk, and a few others, took their places with him at the jail door, and when the mob returned the battle was resumed on more even terms, and the defence was maintained till the rioters were beaten off. Colton received two wounds; several of the mob were killed and more wounded, and the law was vindicated and took its course with the prisoner. The affair created a great stir all through the mines, and the young sheriff was the hero of the day. Governor Bigler, in recognition of his services for law and order, appointed him brigadier-general of militia of northern California."

General Colton's was the first mansion built on the hill in San Francisco now occupied by several railroad magnates. It stands just over the brow of the hill, but commands a magnificent view of the bay and the amphitheatre of the foothills of the coast range which sweep around from the mouth of the Sacramento river almost to the entrance to the Golden Gate. It is severely simple

in style, and affords the greatest contrast to the gaudily ornamented palaces near by. It is built like a Grecian temple, with nothing to detract from the superb harmony and measure of its proportions. In comparison with the other buildings it is low, but its two stories give the impression of much greater height.

The Corinthian pillars which form the window-frames, as well as the large pillars at the main doorway, add to the look of richness and substantiality. It is always painted white, and is thus thrown into strong relief by the rich green of the lawn. The fence bears out the classical motive of the entire place; it is higher than a man's head—the iron pickets being in the form of spears, and the posts of the Roman fasces. When these are painted black, with the spear-heads gilded, the effect is very beautiful.

Mr. Colton's mausoleum is as fine as the magnificent home he once occupied. He died in 1878, and his widow erected in Mountain View Cemetery, in Oakland, just across the bay from San Francisco, a splendid tomb to his memory. It is a small Corinthian chapel, of beautiful snowy white Ravaccioni marble, twenty feet square and thirty-five feet high, a close imitation, in all its classical details, of the mansion in which the widow now lives. It stands on an elevation, the highest ground in the cemetery, which brings out its noble proportions to great advantage. The tomb is exactly opposite the entrance to the Golden Gate, and can be seen from the late residence of Mr. Colton. It is said that Mrs. Colton has a strong field-glass and is fond of gazing over the water upon her husband's last resting-place. It is the finest tomb on the coast and cost $50,000. Through the bronze doors, which were cast in Munich, one enters the interior, paved with fine mosaic and lighted up in rich but subdued colors by a large memorial window, the gift of the dead man's daughter. The tomb itself was the tribute of the widow, who has spared no expense in paying the last honor in her power to the memory of her husband.

CYRUS H. McCORMICK.

AMONG the numerous American inventors there is not one who has done more to extend the area of the intelligent culture of the soil, or who has added so greatly to the wealth of the country, as Cyrus H. McCormick. The immeasurable difference between the ancient emblem of the reaper—the simple sickle—and the wonderful machine that now makes the "great bonanza farms" possible, typifies the immense progress of a full and free civilization over the half-savage hand-labor of the feudal ages. More fortunate than many authors, Mr. McCormick still lives to enjoy not only the fame but the solid rewards of his mechanical genius.

Cyrus Hall McCormick is a native of Virginia, though for many years a resident of Chicago; his ancestors were of that Scotch-Irish stock, which has sent forth so many able men, prosperous and thrifty workers in all the practical walks of life. Mr. Robert McCormick, the father of Cyrus, was also a native of Virginia, being born in Rockbridge in that State, and his wife was a native of the neighboring county of Augusta; her name was Mary Ann Hall, of the same original stock as the McCormicks; both of these families were farmers in comfortable circumstances: Robert owning several farms with grist-mills and blacksmith and carpentering shops on his land, with every convenience, and machinery for farm-work which had then been invented. Their eldest son, Cyrus, was born on the 15th of February, 1809. At that time in Virginia the facilities for education were very limited; there were no public schools, and, with the farming populations, private tutors were not in fashion; but with bright, intelligent parents the boy learned enough to help himself by reading; and later in life no marked deficiencies indicated the lack of early school-training.

CYRUS H. McCORMICK

He was not overworked as poorer boys often are on farms, but was taught to be industrious and careful, and he took a real interest in all the operations of the farm. His father had tried to make various improvements in agricultural implements, but had not succeeded in bringing any to great financial profit. His son paid much attention to the best mode of performing all the manual labor on the place, and very early realized that there was great need of better agricultural ploughs, reapers, threshers, and so forth. When only fifteen he invented a grain-cradle, which he successfully used on the farm. Cyrus had evidently inherited his father's inventive genius; the latter was the patentee of several valuable machines, though of none which attained so wide a celebrity as those of his son; yet from these the latter obtained many hints which he utilized in his own machines. The elder McCormick had invented a threshing-machine, and one for hemp-breaking, using the hydraulic principle for his motor.

Young Cyrus having found his cradle a practical success, next turned his attention to the construction of a hill-side plough; this was patented in 1831, when the future hero of the wheat crops of the land was only twenty-two years of age; this plough could be used either as a right or left-hand implement, and threw alternate furrows on the lower side of the slope; but, though a great improvement upon the ploughs then in general use, it did not satisfy the inventor, and he soon set to work to improve upon himself, and two years later he was enabled to patent a very superior article known as the "self-sharpening horizontal plough." This was a very excellent invention, suitable for hilly or level ground.

In the same year (1831) the famous "reaper" was completed, though not with all the improvements now utilized. On the first trial of the completed reaper several acres of oats were harvested with it; the next year it cut fifty acres of wheat. Slight defects were observed which were remedied, and in 1834 he applied for and obtained his first patent on his reaper. Removing to Cincinnati he, two years later, obtained a second patent for certain im-

provements, and then commenced to manufacture for the market. From 1846 to 1848 his reaper was manufactured in Brockport, Monroe county, New York, the manufacturers paying the inventor a royalty on every reaper sold. Still additional improvements called for other patents; and it was not until the close of 1848 that the McCormick reaper attained the perfection which enabled it to take the lead of all other reapers in this country or Europe. In 1847 this successful inventor had removed to Chicago, realizing at that early day that the location of this incipient railroad centre was destined in the near future to take the lead in the commerce of the great Northwest. In 1848 only seven hundred of the reapers had been made and sold, but in 1849 fifteen hundred were called for and produced, and orders flowing in. But just as the farmers of the country were waking up to a perception of the boon which this machine was conferring upon the country, Mr. McCormick was destined to lose the protection of his patent, and was forced to enter into competition with a flood of rivals, not all of whom were either honest or honorable. Several of his patents had been procured in the very incipiency of the invention, and these had run out by lapse of time, and the later patents only protected a portion of the machine, and the Patent Office officials refused to renew any of the patents for the curious but very interesting reason, *that the machine was of such great value to the public*, that its protection was against the public interest! Hence, from a very early period after the final perfectioning of the reaper, a whole flood of competitors was let loose to prey upon the property of the inventor. But Mr. McCormick was not dismayed: he only set himself the more resolutely to make the very best machines, and having the start of his unscrupulous rivals was enabled to keep it, and does keep it to-day. In 1882 over 40,000 reapers were made and scattered over both hemispheres. Many of these harvesting machines being supplemented with mowers, droppers, wire-binders, and twine-binders, which grasp and tie up a sheaf with a neatness, precision and despatch that almost looks like magic,

As long ago as 1859 the Hon. Reverdy Johnson, in an argument before the Commissioner of Patents, stated that from reliable statistics Mr. McCormick's invention had already contributed to the country an increased value of $55,000,000.

The gigantic factory where these reapers are made in Chicago, is in the southwestern part of the city, near where the railroad lines converge, occupying the whole block on the lake shore, bounded by Randolph and Dearborn streets, the Western avenue and Blue Island. The main buildings are 400 by 450 feet and four stories high, and are arranged with more consideration for the workmen than is usual in such structures. These works employ about 1,500 men, while in the sale and delivery more than 5,000 persons are continually occupied, and still the demand is on the increase. The wide dispersion of these reapers may be said to form an endless chain of American agricultural implements around the world, in every portion of which, wherever there is an intelligent farmer, there is also a "McCormick Reaper." Practical tests and competitions have decided the supremacy of these machines over all others. From the very first trial Mr. McCormick has never found a successful rival. Other people have made reaping-machines, and some of them are very useful and creditable articles, but when placed in competition with the "McCormick," each and all have had to take second place. The first competitive trial occurred in 1843, when Mr. Obed Hussay's machine was brought forward with great confidence at Richmond, Virginia. From among the spectators a jury of judges was selected by the people, to decide upon the merits of the two reapers. Without hesitation, and to the entire satisfaction of the witnesses, the superiority was awarded to the "McCormick." Since that time, prizes of all kinds have poured in a continual stream into the hands of the fortunate inventor.

During Mr. McCormick's early experiences, amusing incidents often occurred with people who had little or no faith in the "new-fangled machine." On one occasion, a trial of his reaper was arranged to take place on what is known as the Genesee Flats.

Two neighboring farmers, who thought that the cradles they were using were the acme of harvesting machines, hearing that the new cutter was in the lot, and having the utmost confidence that they could reap quicker and cleaner than any new-fashioned machine, came "to see the failure," bringing their own cradles with them, intending to show the ambitious stranger what they could do; but as they reached the fence, and saw the rapid pace with which the McCormick Reaper was travelling over the ground, and doing its work in a far more complete style than they had ever witnessed before, they quietly hid their cradles in the crook of the fence, and slipped away, saddened but wiser men.

Of Mr. McCormick's two brothers, who entered into business with him in 1850, William S. died in 1865; Leander J. is the Vice-President of the McCormick Harvesting-Machine Company, of Chicago. In 1838 Mr. Cyrus H. McCormick married a daughter of the late Melzer Fowler, of Detroit. Mr. McCormick's family consists of three sons and two daughters. The eldest son now (1884) in his twenty-fifth year is engaged in his father's business, and promises to prove a worthy successor to the great inventor. The family residence is for the greater part of the year in Chicago, but Mr. McCormick has a country-seat at Richfield Springs, New York, where the summer is usually spent. Like his Scotch ancestors, Mr. McCormick is an adherent of the Presbyterian faith, and is a liberal giver to that denomination, and to many unsectarian charities. He is large-minded and liberal in his hospitalities—the very magnitude of his business operations would almost, indeed, preclude the possibility of his cultivating any narrow or petty views in any sphere of his numerous charities. Fortunate beyond most men in his grand success, and particularly fortunate as an inventor in securing the full fruitage of his genius, he knows how to appreciate the inventive faculty in other men, and is always ready to help young inventors in their struggles with fortune. Mr. McCormick is fairly entitled to the appellation, "benefactor of his race," and his life has been one of great usefulness.

(Mr. McCormick died suddenly at his home in Chicago on May 13th, 1884, while this book was still in the printer's hands.)

JOHN WANAMAKER.

JOHN WANAMAKER is a name in Philadelphia which commends itself to many classes of persons. To both rich and poor it is a household word. Linked by his wealth to the circle of millionaires, he is bound by still stronger ties to the active Christian brotherhood; and to hundreds of needy, both young and old, whom he has succored from their wretchedness. John was born near Philadelphia, in 1838. His parents were good, Christian people, but had little of this world's goods, and no superfluities with which to indulge their love for their children. John's father was a brick-maker, and almost as soon as the boy's little hands were able to lift a brick, his hours out of school were employed in turning bricks which were placed in the sun to dry; thus habits of industry were ingrained in his nature before he was able to appreciate the benefit this would be to him in after life. When a few years older school had to be abandoned for steady employment, but he did not care to stay in the brickyard; he sought and found a place in a book store in the city; it was four miles from his home, and the proprietor offered him only $1.25 a week; and for this sum he was engaged: having to walk back and forth morning and evening, making eight miles a day, and contenting himself with very simple lunches brought from home, adding to these, sometimes, a two-cent cup of milk. Fortunately he had a kind, cheerful mother, whose approving smile encouraged and kept him up with the hope of better times ahead; and her smile, when he came home at night, often thoroughly tired out with his day's work, was, he used to say, "like a bit of heaven to me."

But the book business was not to be John's role. He obtained a position in a clothing store at $1.50 per week, and in this place he

appears to have found the employment just suited to his taste and abilities; by his civility, promptness and generally obliging qualities he pleased both customers and his employer. Whatever he did was done with his best will and capacity, and such lads will be sure to make their way in time. It was not long before his salary was raised, and he began to be looked upon as the certain candidate for promotion whenever vacancies occurred.

Of course under the strained circumstances of his early life his school education was very limited, but he learned by reading and private study enough to make him appreciate literature and the good uses to which it might be applied. It is related of him, however, that his first definite impulse towards improving his own education was through hearing a sermon in which the speaker used many words which he did not understand; having a good memory he carried these words in mind till he reached home, and could consult a dictionary and look up their meaning. Reflecting that probably the minister supposed that his adult hearers would understand him, John Wanamaker came to the conclusion that, as he had not, he must be more ignorant than others of the congregation, and forthwith made up his mind to remedy his early deficiencies by every means in his power; and so well did he succeed that at the age of eighteen he undertook, in connection with another young man, to publish a small paper, which was called "Everybody's Journal:" he did nearly all the work on it himself after store hours, and early in the morning, soliciting for advertisements, and delivering the paper to the subscribers. We do not know that this proved a grand success financially, but it brought him into contact with a larger circle of business men, and as he had the happy faculty of pleasing every one whom he met, he greatly increased the number of his friends among those who can always appreciate energy and push in a young man.

Up to the age of twenty-three he had continued in the employment of the clothier; by this time he had saved a little money—not much, for he still felt it necessary to assist his parents. Hav-

ing got one hundred dollars that he could spare from necessary expenses he invested it in the purchase of certain shares in an estate, obtaining credit for two-thirds of the value; by subsequent negotiations on this basis he made about $2,000, and with this he commenced for himself in the clothing business. He had offers inviting him to invest in other kinds of business—some of them very alluring; but he had the good sense to "abide in the calling" which he understood. The times were not propitious—it was just on the outbreak of the war, and prophecies of failure were more numerous than agreeable; but he knew his ground thoroughly and was not discouraged. He employed no superfluous help, was not ashamed to take down his own shutters, sweep the store, or leave a parcel for a customer himself. He also kept his own accounts; a very wise thing in the beginning of a small business, as he thus knew every day just where he stood, and knew where every cent invested in the business was employed.

Mr. Wanamaker had been gradually enlarging his business, and when the nation's centennial approached, he was the owner of the largest establishment of the kind in the city. He had, in the fifteen years since he commenced on his own account, added other branches of trade to that of clothier, and in 1876 he was the owner of three adjacent stores, covering about seven acres, and giving employment to three thousand persons.

Would you think this man had time for anything else than money-making? Hardly; and yet see in how many ways his influence has been exerted for good, besides giving employment to such an immense number of people. He is one of that class like Amos Lawrence, of Boston, who, rich as he became, always put his religion first, and to whom "godliness" did prove "profitable to all things." More than twenty years ago, while still embarrassed by very limited means, John Wanamaker went into one of the roughest sections of Philadelphia, and opened a Sunday-school in a shop occupied by working shoemakers during the week. It was a sort of focus, where low groggeries flourished, and the most

unruly elements abounded; to the timid it looked even dangerous to attempt an innovation of this sort in such a neighborhood. "But the worse it is," said gallant young Wanamaker, "the more need for introducing the entering-wedge of reform;" and there is certainly no moral wedge more serviceable to begin with than the Sunday-school—interest the children and the parents will follow. When the warm weather came, his school had increased so largely that a tent was erected for its use with the aid of Christian friends. The children began to bring their parents to visit the school, and to hear the singing, and none of the rough population ever attempted any disturbance or interfered with the teachers. In fact, Mr. Wanamaker soon made many of them such friends, as would have become defenders had it been necessary. This school was called the "Bethany Sunday-school," and has now grown to such proportions as have very few in the land. It numbers among its attendants 3,000 children. Naturally, the accommodations had to be increased, and the "Bethany" school now occupies a beautiful large stone building; the main hall frescoed in blue and gold, with comfortable seats, a good library, and a pleasant, sparkling fountain adorning the centre of the room. Soon a church grew up beside the school, mainly formed out of families first led out of the depths through their children's interest in the Sunday-school. Certainly it is not without reason that this sentence is wrought out upon the façade of the Bethany building: "A little child shall lead them!" To this good work Mr. Wanamaker has contributed $60,000.

In the Moody and Sankey meetings in Philadelphia, Mr. Wanamaker was a prominent and efficient helper. He was one of the original organizers of the Christian Commission, and for fourteen years has been the President of the Young Men's Christian Association of Philadelphia, and during this period has contributed about $100,000 to the institution; this office he has, however, lately resigned on account of his many other engagements; but he proves that he has not lost his interest in it, as he has spent

much time in raising funds for the enlargement of the library. A few years ago he established an industrial school at his country-place in Bethany. This very valuable institution aims to give to its pupils such an education as will enable them to earn their own living, and is for girls as well as boys, of which together there are now 500 under instruction; in addition to the ordinary studies there are taught telegraphy, stenography, book-keeping, drawing, painting, skilled sewing, embroidery, and cooking; this is presided over by the Rev. Dr. Pierson. Near to his country residence he has built a church for the convenience of his own family and neighbors.

Other enterprises not strictly charitable or religious have also claimed his attention. At the time of the Centennial Exposition, Mr. Wanamaker was naturally looked to as a solid support to the project, and he took hold of it with the energy with which he handled everything he touched. He was Chairman of the Bureau of Revenue, and aided by the Board of Finance, raised the first million dollars for the project, which assured its ultimate success. He was also Chairman of the Press Committee, and in many ways, official and unofficial, aided to carry the work to completion. Mr. Wanamaker is a man very much alive; there is no shadow of apathy or indifference in his make-up; he is still comparatively a young man, and has the prospect of living many years yet, in which he may hope to reap a large harvest of gratitude from the good seed of wisely charitable deeds, which he has been sowing for twenty years.

"JOHNNY" SKAE.

It is always unpleasant to have to chronicle a failure; but to this terminus an over-active imagination is apt to lead; to be able to see things as they are, and to approximate the truth as to future changes, is a necessary ingredient of success in speculative pursuits. The subject of this sketch was at one time the most prominent figure among the incipient millionaires of California and Nevada. He has seen the heights and depths of the speculator's fortune, has entertained the bonanza princes with a lavishness unsurpassed even in that land of *nouveaux* riches, and has been himself entertained at the city's expense, because unable to pay a fine of five dollars, imposed by a local magistrate for intoxication; but the end is not yet, and "Johnny" Skae may some day fall upon his feet again, and astonish both friends and enemies by the acquisition of a fourth fortune.

Mr. John Skae is of mixed race; a native of Canada, of Scotch-Irish parentage. His first appearance in the mining country, so far as is recorded, was as a telegraph operator in Nevada, where he was mainly employed in transmitting messages from the company working the Comstock lode, in its palmy days, to the office in San Francisco; much of this information was conveyed in cipher, but Mr. Skae was not long in getting at a solution of these mysteries, and with the knowledge thus obtained, he was no longer content to remain recording the successes of others; compelled from necessity to commence his operations in the smallest way, yet having the clue in his hands, at this time he could make no mistake, and by degrees he was able to enlarge his operations; and once possessed of a few thousand dollars, he threw up his position as telegrapher, and started for San Francisco, to enter the lists

with the veterans of the stock exchange. It was here that Mr. Skae's sanguine disposition misled him; feeling himself on the sure road to wealth, he set no bounds to his imagination, and already pictured himself as distancing all his competitors in the race for gold. Besides the possession of a naturally sanguine temperament, the profession of telegraphy probably assisted in the development of this peculiar trait of always expecting great things; it keeps the imagination active; the partial information, the hints and suggestions, the attempts at concealment, exciting messages and rejoinders, all have a tendency to keep the mind of the operator on the alert, and watchful for the chances that he realizes some are seizing and some missing, all passing like a moving phantasmagoria before his eyes—real, if invisible. The very element of electricity with which the telegrapher deals has an effect upon the nerves, excites its sensibilities, and the speed with which it acts has its retroactive influence upon the operator. He too wants to accomplish everything instantaneously; plodding patience could scarcely be expected of any one who is in the daily habit of using modified lightning as a messenger.

So at least it proved in Mr. Skae's case. Shortly after he began to deal in stocks he obtained the management of the Virginia and Gold Hill Water-Works, a company that at one time paid almost as good dividends as the mines which they supplied, and the position was one which offered opportunities for profit, of which Mr. Skae was not slow to avail himself. At this juncture the secret came out of the discovery of the "great bonanza." Johnny Skae was wild with excitement. He had a small quantity of the stock when it began to rise, and, as one of his friends expressed himself, "Johnny dashed at the market with astounding recklessness, following the securities until Consolidated Virginia was close to the thousand dollar limit, and California about as high." When this finely-manipulated "deal" struck bottom and the furore abated; when people had time to look around and pick up the dead and wounded, Johnny Skae was found to be among the

victors, with a clean $3,000,000 to his credit. Had he stopped there and then, waiting until healthier times had arrived, it had been the better for him, but the fever was on him—from dealing in securities he persisted in dealing in evident insecurities. To cover his operations he now began to act through brokers, and, worse, to defy luck by "doubling up," and his margins became too attenuated to bear the pressure. His $3,000,000 was fast melting away; the real properties he had won with had already become speculative, and among these was the Sierra Nevada mine, of which he was the president. It had done well at first, but the stock was fast getting down to "bedrock," and Mr. Skae wanted to get rid of it. Other mines were decreasing in value at the same time. Something must be done. What was done we leave those most familiar with stock speculations to guess. Mr. Skae started on a journey ostensibly to the Eastern States. He had not reached a third of the way when he was overtaken by a telegram informing him that there were strong indications of a "big bonanza" in Sierra Nevada. He hired a special train and whirled back to San Francisco in such evident haste and apparent excitement that public attention was necessarily drawn to the fact. He made a vigorous charge on the market, put all he had into the hands of his brokers, and, after over-shooting his margin, bought on his broker's money until Sierra Nevada stood at $278. He had once before played this game with Consolidated Virginia and California, and the trick appeared to have again succeeded, and for a brief period he shone as the bright particular star at the stock exchange. Excited men called him the "father of the new bonanza," and his own visions helped to lure him on to another disaster. But for the moment he stood supreme; that there were "millions in it" he never doubted, and his sanguine imagination led him readily to believe that he was to become the unapproachable Crœsus of the Pacific Coast, if not of the United States. The doggerel poets set to work to pamper his conceit, and one more inventive than the rest wrote a laudatory poem, entitled

"Johnny Skae's Ride," in imitation of "Sheridan's Ride," and comparing the victory of the money king with that of the famous cavalryman. Instead of discouraging fulsome and tasteless flattery, the versifier was rewarded with the present of one hundred dollars, which unwonted compensation set all the other rhymsters to work, and very soon the impecunious Bohemians were jingling gold-pieces in their pockets in the place of nickels.

A recklessness, born of the thought that he could create a boom in stocks whenever he chose, seems to have taken possession of Mr. Skae; he did foolish and extravagant things, apparently with no other motive than to be talked about. He took to poker, playing in a wild way, as if determined to ruin others or himself. It was currently reported and believed that he lost $60,000 at this game in one night at the Palace Hotel. While out at Virginia City his reckless expenditures took another form; this was fish dinner parties and champagne. Fine trout and other fish could be caught in the Carson river, and friends were invited by the car-load to come all the way from San Francisco to Nevada to share in these banquets, Mr. Skae, of course, paying all the travelling expenses. These great feasts, for want of room elsewhere, were spread out-of-doors under canvas near the great reservoir of the Virginia and Gold Hill water-works. Hand-fed trout, tame enough to be easily caught by these millionaire anglers, were offered as a mild "sport" or pastime to the invited guests. We repeat "invited," for on these occasions, especially after the champagne had begun to flow, almost anybody in Gold Hill might join themselves to the revelers and receive a hearty welcome. About these times he was not "Johnny," but "Prince John." During this flush period Mr. Skae settled $250,000 on his wife, but it is thought that when misfortune overtook him this too went into the abyss which swallowed up the rest. In these days of prosperity he was possessed with the idea that Sierra Nevada would touch $1,000, and on that false basis he hypothecated his stock to the Nevada Bank and purchased several thousand additional shares

on a margin; then the tide turned and Sierra began to drop. Soon it was quoted at $60, at $50, and less; the crash came suddenly, and ruin stared Mr. Skae in the face, but instead of trying to save something from the wreck, he kept on speculating, after all possibility of improvement was gone, until he had lost his last dollar.

After this misfortune trod hard upon his heels. He took to heavy drinking, was taken to the hospital with an attack of smallpox, and then in jail as a vagrant. He afterwards went to Arizona, aided to get away by some old friends; and it was recently reported that he had again rallied, physically and financially, and was possibly on the way to a new fortune.

THOMAS W. EVANS.

DR. THOMAS W. EVANS.

Dr. Thomas W. Evans, the famous American dentist in Paris, is a native of Philadelphia, and though so long resident abroad, never forgot his republican home, or that he was a citizen of the United States. His family was of Welsh stock, and some of his ancestors were Quakers; he studied dentistry in the Dental College of his native city, and after practising some time in Pennsylvania, was invited by Dr. Brewster, then settled in Paris, to come to that city and assist him, his clientage being too extensive for one person. Dr. Evans, besides being a skilful man in his profession, had the good fortune to be "very presentable;" he was a handsome man, and possessed the one really distinguishing feature of the royal houses of Europe—very small and finely-shaped hands; a great recommendation, when the hands are destined to manipulate the interior of the mouth. He had also a peculiarly fine set of white, well-formed teeth, a feature not easily overlooked when he smiled—and to smile was with him a daily duty.

When the "Man of December" had accomplished his *coup d'etat*, Dr. Brewster, desiring to retire from business, sold out his establishment to Dr. Evans, and with it a monopoly of the Court practice. Louis Napoleon had not forgotten that his mother, Hortense, and his grandmother, the Empress Josephine, had both lost their teeth when comparatively young women, and he had a horror of suffering the same kind of loss; hence, he was very ready to welcome the handsome American dentist, whose manners were more courtly than many "to the manner born," and whose skill was vouched for by his very successful predecessor.

Dr. Evans' office was in the Rue de la Paix, and no sooner was it known that he had been received with favor at the Tuileries,

than his success at Paris was assured; and he might, if he had chosen, been occupied every hour of the twenty-four by the élite of the Imperial circle; but he knew how to make himself valued, by not sacrificing himself too completely to business. He always held that he "was a gentleman before he was a dentist," and kept his own court in his very agreeable yet dignified way; but every morning, when the Emperor was in Paris, he was present at his toilet, and watched over the condition of his teeth as sedulously as a young mother for the first incisor of her infant, and he succeeded in preserving them until his Imperial patient removed from the Tuileries to Chiselhurst. A more delicate office was that of supervising the dental anatomy of the Empress. Eugenie was a Spaniard born, and though understanding the French perfectly, she had never been able to free herself entirely from the Castilian accent; hence, though she used the language constantly, she was aware that some of her most obsequious courtiers secretly smiled at her foreign pronunciation; but with the English language, with which she had been familiar from childhood, she was quite at home, and consequently enjoyed her daily chat with the American dentist. He was an intelligent observer, and an agreeable conversationalist; with excellent tact and knowledge of human nature, he knew what topics to introduce and what to suppress; the Empress and her English-speaking dentist thus became very good friends. Moreover, Dr. Evans, with all his suavity, was accustomed to speak honest truths in the boudoir of Eugenie, when he believed that she would not otherwise hear what she ought to know, and he never so far forgot his Quaker training as to dissimulate or flatter the Empress to her injury; there was always sufficient undercurrent of true manliness in his nature to preserve him from the base sycophancy which some would have thought befitting in a professional attendance upon crowned heads.

It was not only in Paris that Dr. Evans found royal patients; his reputation led to his receiving invitations to other capitals in Europe, to save or restore the teeth of the sovereigns and those

of their families; and the costly gifts which he received would almost furnish an art museum; and some of these souvenirs were likenesses of his princely patients. The Empress Augusta, of Prussia, among other things presented him with two elegant Dresden vases, superbly decorated with representations of her own royal residences—one of the castle at Potsdam, and the other of the Stolzenpels. Ribbons and orders were presented him without stint, and should he wear all at any one time he would be nearly covered with them: these do not include, of course, such orders as that of the "Garter," the "Golden Fleece," or the "Black Eagle."

During the war of secession in the United States Dr. Evans took a noble and decided stand for the Union, for despite his long residence in Europe and his constant intercourse with various courts, he retained a warm love for his country, and he had the hereditary Quaker hatred of slavery. The late Thurlow Weed, who knew him well, early engaged him to use his influence with Napoleon, and particularly to set the truth of affairs before his imperial patient.

That Dr. Evans was not influenced altogether by his business interests in his constant attendance upon the occupants of the Tuileries, was shown when the reverses of the Franco-German war followed in such quick succession; he felt a real friendship for Louis Napoleon and Eugenie, and showed himself to be both a brave and chivalrous man on that gloomy day in September, 1870, when after the news of Sedan the "Republic" was proclaimed in Paris. Eugenie, alone in the Tuileries, was deserted by all her courtiers and fair-weather friends: the officials of the palace fled at the first cry of "Vive le Republique!" She knew not where among all her noble friends it was safe to seek an asylum, when the happy thought struck her to go to her friend Dr. Evans. Fortunately the Italian minister, who feared the Tuileries might be sacked, as it afterwards was, procured a cab for the Empress and her one lady in waiting. Arrived at his private residence Eugenie found that Mrs. Evans was out of the city, and the Doctor

temporarily absent; but so certain was she that she could trust to his friendship that she determined to remain there and await his coming rather than to risk seeking an asylum elsewhere. His servants had happily not recognized her, and she passed for a patient who had sought him out of the usual course, driven by an aching tooth, to come to his house, because he had not been found at his office. The Empress having in her haste left the Tuileries without any change of clothing, or even a suitable street dress, Dr. Evans did not hesitate to draw on his wife's wardrobe for the necessary garments; he then drove the Empress and Madame Lebreton in his own carriage to the coast of Normandy, where he procured them a safe conveyance to England.

Thus to the chivalry of an American citizen was the exiled Empress indebted for her safe transit through Paris, and spared the indignities, if not the absolute dangers, of possible recognition and detention by the excited "Commune." It also appears that in the times of prosperity Dr. Evans had not failed, even to risk offending his imperial patients by telling them the true state of preparation of the German army, of which he had become informed during his visits to Berlin; but perhaps it was quite natural for the Emperor to think these views of the Doctor were dictated by over-anxious fears for the safety of his patrons, and to conclude that in all probability his own officers knew better the comparative condition of the Gallic and German forces than any one in civil life had the means of doing. It is pleasant to think that Dr. Evans as an American had such a striking opportunity of proving his faithfulness, and the sincerity of his friendship for the fallen Empress; even better than when in the prosperous days of the empire he presented the Emperor with a span of splendid American horses from Vermont, of pure Morgan stock. His wealth is great; certainly no dentist in the world ever had a better opportunity to amass a fortune by honorable means, and this he has done. His property being mainly in Europe, no exact estimate can be made of its amount.

JAMES W. HALE.

JAMES W. HALE, who calls himself the "father of cheap postage," and in whose active brain originated the germ of the express business in this country, is one of those men seldom heard of in financial circles, but who has been a *habitué* of Wall street for over forty years, and has only recently changed his location to Hanover street. In his early life Mr. Hale essayed to become a printer, and was for some time a "printer's devil," or boy of all work, in a printing office; he stayed at the trade long enough to become a compositor, but concluded there were quicker ways of making money than by "sticking type;" so he turned his attention to what was in a measure "expressing," but it was not large packages that he carried but letters. The postage on letters was originally most exorbitant, and many of our readers will remember when eighteen cents was the charge for a letter anywhere within the United States. Mr. Hale carried letters at a reduced rate, and was frequently arrested for so doing. Indeed this veteran expressman boasts that he has been arrested more times than any other person in the country, and puts the number of times at four hundred and fifty! He is very proud of having convicted Daniel Webster of inaccuracy in stating that he was a violator of the law.

Mr. Webster, understanding that he was carrying letters, had said: "Mr. Hale, you will be in the penitentiary before many days."

"No, Mr. Webster," he replied, "there is no law that can put me in the penitentiary," and so it proved.

Being arrested in Baltimore and charged with carrying letters contrary to law, he at once admitted the several acts which had

been testified to before Judge Story; but on the district attorney asking that he be sentenced on his own confession, Mr. Hale called the attention of the court to the letter of the law, which read: "Nobody shall establish a horse or foot post," etc. Mr. Hale submitted that he had used neither, but had travelled by steamboats and railroads. By thus cutting rates on letters, which was becoming a common practice with imitators of Mr. Hale, he believes that he forced the government to reduce the postage, so as to make it unprofitable for private parties to attempt to outbid the Post-office Department.

Mr. Hale is still in vigorous health, and still adding to the fortune he has rolled up by steady degrees in Wall street; he is over seventy, and has just been elected a school trustee, in which capacity he says: "If there is any reform needed, I shall go for it —if I am seventy."